

## More than Life Insurance Protection



Valuable services included with Hudson Bay Company's life insurance plan to help you and your loved ones navigate what life may bring. See below on ways to access these services in your time of need.

Planning for the future	Services	Call or Visit
<b>Will Preparation<sup>1</sup></b>	Meet with an attorney to prepare or update a will, living will, and power of attorney for you and your spouse/domestic partner	<b>MetLife Legal Plans</b> <a href="https://legalplans.com/estateplanning">legalplans.com/estateplanning</a>
Assisting through life's changes	Services	Call or Visit
<b>Portability<sup>3</sup></b>	Option to take your MetLife coverage with you if you retire or leave the company	<b>1-888-252-3607</b> for questions regarding portability
<b>Transition Solutions<sup>2</sup></b>	Financial products and services to help you with benefit changing events	<b>1-877-ASK-MET7 (1-877-275-6387)</b> to speak with a local financial representative. MetLife has arranged for specially-trained third party financial professionals to answer questions and provide guidance to help you make the right decisions to protect your financial future

Support through difficult times	Services	Call or Visit
<b>Empathy<sup>4</sup></b>	Support and guidance for beneficiaries managing their grief as well as help with probating and settling an estate, closing accounts, home clearing, and more. Beneficiaries can choose to get the support they need online through the Empathy app/portal, or with a dedicated Care Manager, or a combination of both.	Empathy access information is shared with beneficiaries at time of claim
<b>Beneficiary Grief Counseling<sup>5</sup></b>	Personalized counseling sessions to meet your beneficiary's needs. Any beneficiary who receives the life insurance proceeds is eligible for up to 5 counseling sessions. These sessions can be in-person or by phone with one of LifeWorks' network of counselors who provide professional, confidential support during difficult times	TELUS Health <b>1-888-319-7819</b> <b>one.telushealth.com</b> <b>Username:</b> metlifeassist <b>Password:</b> support
<b>Total Control Account<sup>®6</sup></b>	A settlement option or method used to pay claims under a policy or contract issued by MetLife, or by one of MetLife's insurance company affiliates	1-800-638-7283 for questions regarding Total Control Account
<b>Estate Resolution Services<sup>1</sup></b>	Legal representation from a participating MetLife Legal plan attorney to settle an insured's estate, and provide advice and consultation for beneficiaries	<b>MetLife Legal Plans</b> <b>1-800-821-6400</b> and enter Your Company Name and Group Number 151333

1. Will Preparation and Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York situated or principally located cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/ or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.
2. MetLife administers the Transition Solutions and Retirewise programs, and has arranged to have specially trained third party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.
3. All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$10,000/\$20,000 must be elected.
4. Empathy's bereavement services and platform are provided through an agreement with The Empathy Project, Inc., (doing business as Empathy). Empathy is not an affiliate of MetLife, and the services Empathy provides are separate and apart from the insurance provided by MetLife. This program is available to beneficiaries, and insureds who are terminally ill and eligible to accelerate life proceeds under MetLife's Accelerated Benefit Option. Not available on all policy forms or in all jurisdictions. Empathy is only available to insureds and beneficiaries who are US residents. Information disclosed directly to Empathy is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.
5. Beneficiary Grief Counseling services are provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. This program is available only to beneficiaries of MetLife group Life Insurance programs. Events that may result in a loss are not covered under this program unless and until such loss has occurred.
6. Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The assets backing the Total Control Account (TCA) are maintained in the general account of MetLife or the Issuing Insurance Company. These general accounts are subject to the creditors of MetLife or the respective Issuing Insurance Company. MetLife or the Issuing Insurance Company bears the investment experience of such assets and expects to earn income sufficient to pay interest to TCA Accountholders and to make a profit on the operation of the TCAs. Regardless of the investment experience of such assets, the effective annual rate on the Account will not be less than the rate guaranteed on the welcome guide. The TCA and other available settlement options are not bank products and are not insured by the FDIC or any other governmental agency. In addition, while the funds in your account are not insured by the FDIC, they are guaranteed by each state's insurance guarantee association. The coverage limits vary by state. Please contact the National Organization of Life and Health Insurance Guaranty Associations ([www.NOLHGA.com](http://www.NOLHGA.com) or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.

Nothing in these materials is intended to be advice for any particular situation or individual. Like most life insurance policies, MetLife Group Life insurance policies contain certain exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your MetLife representative for complete details. Specific details regarding these provisions can be found in the booklet certificate. If you have additional questions regarding the Life Insurance Program underwritten by MetLife, please contact your benefits administrator or MetLife.

