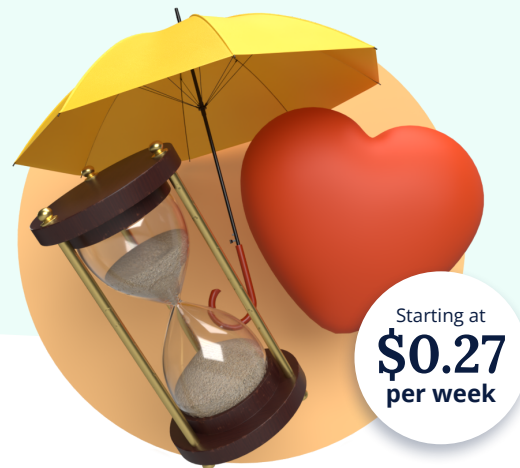


Term Life Insurance

provided by **MetLife**

Protect your loved ones with a financial safety net.



Ideal for you if:

- Your loved ones rely on you for financial support (like paying a mortgage)
- You need affordable life insurance that's guaranteed issue (coverage without medical questions)
- You want extra coverage for Accidental Death & Dismemberment

What does it cover?

In the event of your passing, Term Life Insurance gives your loved ones a lump-sum payment for expenses such as:

- Funeral/burial expenses
- Mortgage or rent payments
- Insurance premiums
- Childcare and education costs
- Credit card bills
- Car payments

Accidental Death & Dismemberment (AD&D)

This plan also provides additional coverage if you die or experience a covered loss in an accident; for example, your beneficiaries could receive additional benefits if you die in a car accident in addition to your term life benefit. AD&D coverage also provides benefits to you in the event you experience a covered loss, such as the loss of a limb, due to a covered accident.

Learn more

Specific exclusions vary by state. Unlike permanent life insurance, MetLife Term Life Insurance does not build cash value. That means Term Life Insurance is usually the more affordable option. For more details about this benefit plan and what's not covered, visit your benefits portal.

PAYCHEX



Disclaimers In general, death benefits are received income tax free. Will Preparation 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-sitused cases, Will Preparation Services are 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 Will Preparation Services. 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. 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. All coverage amounts are subject to applicable state laws. Cost of insurance rates are determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It's important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage. Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. The discount is available for services offered in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for "At Need" services only. For coverage issued under a multiple-employer trust, services are not available for WA residents.