

# Protection with term life coverage

When a loved one dies prematurely, their families may not only have to deal with intense emotional distress, but financial vulnerability too.

Through our term life insurance, employees can tailor solutions to meet their personal financial needs — so they can be confident that their family is protected, whatever happens.



A premature death can turn a family's world upside and leave them financially vulnerable. You can help your employees protect their family, should the worst happen, while balancing your own costs. With MetLife by your side, you can do right by your organization, your employees and their families.

## Tailored to meet individual needs

While term life insurance provides essential protection, it may not be enough for all employees. That's why we also offer a broad range of products to give your employees and their families the complete coverage they need. We'll work with you to design a solution that's right for your employees — and your benefits budget.

- **BasicTerm Life** provides financial protection for your employees' family or beneficiaries, who can receive benefits in flat dollar amounts or as a multiple of the employee's pay
- **Supplemental Term Life** gives employees the option to buy additional coverage to support their family's needs.
- **Dependent Term Life** offers your employee the opportunity to extend coverage to spouses, domestic partners and eligible children
- **Voluntary Retiree Life** offers retirees term life coverage to meet their changing needs — and increases employee loyalty, with no cost to you.

## Living benefits of life insurance

Having life insurance is an important first step towards ensuring your family's financial security. For complete protection, we offer additional services and benefits to help employees navigate life's unexpected twists and turns:

- **MetLife Advantages<sup>SM</sup>** includes a comprehensive suite of services designed to help employees navigate what life may bring, at no additional cost.
- **Waiver of Premium** enables employees to continue coverage after becoming completely disabled.

- **Accelerated Benefits Option<sup>1</sup>** helps terminally ill employees reduce their financial concerns by allowing them to use a portion of their life insurance to cover expenses.

With the right solutions and support, you can give your employees a range of options to meet their personal financial needs. You can help them feel confident they've made the best decisions.

With MetLife on your side, you'll find it easy to do right by your organization, your employees and their families.

## Expert guidance. Confident decisions. For your organization and your employees.

**Talk to your MetLife representative today.**

1. You can receive a percentage of your life insurance proceeds in the event that you become terminally ill and your life expectancy is certified by a physician to be less than a specified period of time as described in your certificate and the group policy. The availability of and exact terms of the Accelerated Benefits Option (ABO) are subject to your plan design as well as state availability and regulation.

The ABO benefits are intended to qualify for favorable federal tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec 101(g)), in which case the benefits will not be subject to federal taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances.

Receipt of ABO benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of ABO benefits will have on public assistance eligibility for you, your spouse or your family.

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance (LTC) law. This policy or certificate is not a California Partnership for Long-Term Care program policy. LTC insurance provides nursing home care, home-health care, personal or adult day care for individuals above age 65 or with chronic or disabling conditions that need constant supervision. This policy or certificate is not a Medicare supplement (policy or certificate).

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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.

