

Helping navigate life's twists and turns

Life is full of “what ifs”, and life insurance is crucial in reducing employees’ financial stress. But with the planning and support from MetLife, your employees can be confident that their families’ wellbeing is taken care of. MetLife AdvantagesSM provides actionable tools and resources to help your employees navigate life’s twists and turns so they can live their best lives.

Helping employees plan for their families’ needs.

- **Will Preparation¹** — Ensuring final wishes are clear. Employees can choose to work one-on-one with an attorney, in-person or on the phone, to prepare or update a will, living will, or power of attorney. Or, they can do-it-themselves with our online² will preparation services.
- **Funeral Discounts and Planning Services³** — Alleviating the burden of making funeral arrangements from their loved ones. Employees get exclusive access to the largest network of funeral homes and cemeteries to pre-plan with a counselor and receive discounts on funeral services.
- **Retirement Planning⁴** — Helping employees retire with confidence. Employees can attend workshops that offer comprehensive retirement and financial education to help them plan for the future through *Retirewise*[®].

Offering compassionate support through difficult times.

- **Grief Counseling⁷** — Offering professional support in times of need. Face-to-face sessions with a licensed counselor to help employees cope with a loss or major life change. Or employees can speak to a licensed counselor in the comfort of their home through the helpline, only available in non-NY situs cases. In NY, Beneficiary Grief Counseling is available.
- **Funeral Assistance⁷** — Helping to simplify funeral arrangements. Employees work can customize funeral arrangements with the help of compassionate counselors through a personalized, one-on-one service.
- **Beneficiary Claim Assistance⁴** — Making the claims process easy. Beneficiaries receive guidance from experts as they work through their options and financial needs with our *Delivering The Promise*[®] services.
- **Estate Resolution Services¹** — Settling an estate with confidence. With unlimited consultations, either face-to-face with an attorney or by phone, your employees and/or their beneficiaries can settle an estate with assurance.
- **Life Settlement Account⁸** — Reducing the pressure of immediate financial decisions. Beneficiaries can take their time to make the right decision with the flexible settlement option that gives them full access to policy funds while earning a guaranteed minimum interest rate through *Total Control Account*.



60%
of employees worry about having financial security for their family in the event of their premature death*

Providing assistance through life’s changes.

- **Portability⁵** — Offering continual coverage at group rates. Employees can take their life insurance benefits with them without a gap in coverage.
- **Transition Solutions⁴** — Easing workplace transitions. Employees get help with time-sensitive benefit and financial decisions to help them make the right choices during changes in employment.
- **Travel Assistance⁶** — Giving financial security while traveling. Employees can access medical, travel, and concierge services— 24 hours a day, 365 days a year, while traveling domestically or internationally.

Get expert guidance for confident decisions — for your organization, and your employees. Contact your MetLife representative today.

*MetLife's 17th Annual U.S. Employee Benefit Trends Study, 2019

1. Will Preparation and MetLife 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 Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York situated 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. WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.
3. 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. If the group policy is issued in an approved state, the discount is available for services held 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. Not approved in AK, FL, KY, MT, ND, NY and WA.
4. MetLife administers the Delivering the Promise, Transition Solutions and Retirewise programs, but has arranged to have specially-trained third party financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing these programs through MetLife. Transitions Solutions is not available with GVUL or GUL coverage.
5. To take advantage of this benefit for Group Term Life insurance, coverage of at least \$10,000 must be elected. GVUL and GUL coverage is portable to the maturity age specified in the certificate. If your employer replaces MetLife GVUL or GUL with another group life insurance plan or otherwise terminates the MetLife group contract, your GVUL or GUL coverage may also be terminated, even after retirement or separation from employment. Rates may increase as a result of such termination.
6. Travel Assistance and Identity Theft Solutions services are not insurance and administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Lloyd's Illinois, Inc. for Underwriters at Lloyd's, London (Not incorporated). AXA Assistance and Lloyd's Illinois, Inc. for Underwriters at Lloyd's, London (Not incorporated) are not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.
7. Grief Counseling and Funeral Planning services are provided through an agreement with LifeWorks. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms. Beneficiary Grief Counseling services are provided through an agreement with LifeWorks. US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks 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.
8. 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 TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCA are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to Total Control Accounts will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and your employer and are subject to each state's laws and availability.

Nothing in these materials is intended as advice for a particular situation or individual. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.

Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.

metlife.com



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