

Whole Life Insurance Benefits

Whole Life Insurance can help protect your loved ones for your entire life, not just while you're working. Whole Life Insurance is permanent coverage you own; it can never be cancelled, even if your health changes.¹

Available coverage is subject to certain minimums and maximums summarized in the Lifetime Coverage Limits table below.

Guaranteed Issue maximums are available in the employee's initial period of eligibility by answering "Yes" to the question ("Are you at work on a full-time basis, performing your usual duties?"). After the initial enrollment period guaranteed issue maximums are subject to change.

Proposed Insured	Ages	Guaranteed Issue	Subject to Medical Evidence of Insurability ²
		Defined Benefit Certificates (Min – Max)	Defined Benefit Certificates (Min – Max)
Employee (Earning \$10,000 - \$49,999 annually)	17-70	\$10,000 - \$100,000	\$105,000 - \$5,000,000
Employee (Earning \$50,000+ annually)	17-70	\$10,000 - \$250,000 (2x annual salary)	\$255,000 - \$5,000,000

Spouses/Domestic Partners and children.²

Proposed Insured	Ages	Guaranteed Issue	Guaranteed Issue	Subject to Medical Evidence of Insurability ²
		Defined Benefit Certificates (Min – Max)	Defined Benefit Riders (Min – Max)	Defined Benefit Certificates (Min – Max)
Spouse/ Domestic Partner	17-70	\$5,000 – \$25,000	\$5,000 – \$25,000	\$30,000 – \$5,000,000
Children	15 days – 19 yrs old or 26 yrs if a full-time student	\$5,000 – \$10,000	\$5,000 – \$10,000*	

*Guaranteed Issue available for children at \$5,000-10,000 Face Amount Value only.

Additional features may help provide you with even more protection:

- **Accelerated Death Benefit for Terminal Illness Rider^{3,5}** Automatically included in all policies at no additional cost. The Accelerated Death Benefit due to Terminal Illness Rider pays up to 80% of the death benefit amount (with any balance payable upon final claim). Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit.
- **Accelerated Death Benefit for Long-Term Care Rider^{4,5}** helps cover costs associated with a chronic illness, which can be expensive and are not typically covered by medical plans. You may elect to claim an accelerated death benefit if you become permanently or temporarily chronically ill, meaning you are severely cognitively

impaired (such as Alzheimer's) or are unable to perform two of six Activities of Daily Living, such as bathing, continence, or dressing, without assistance. You must also be receiving qualified long term care services. This benefit can be used as you see fit while you are still living and reduces the benefit payable at death. Pays (up to a maximum of 100%) of your Life Insurance proceeds (with any balance payable upon final claim). Paid in monthly installments of 5%.

- Available on employee certificate only. Any outstanding loans will reduce the cash value and death benefit. This rider may not available in all states.
- **Accidental Death Benefit⁵** This rider doubles the insurance proceeds for an insured up to age 70 if an accidental death occurs within 12 months of the date of a covered accident and was a direct result of the accident independent of other causes. Available on employee, spouse/domestic partner, and children certificates.

BENEFIT PAYMENT EXAMPLE

Sue Ellen, age 40, purchased a \$50,000 certificate that would provide her with paid up insurance at age 70.

She dies during her working years at age 62 and her children are the beneficiaries of the whole life certificate.

100% of the insurance proceeds, \$50,000, is paid out to her children upon her death.

Frequently Asked Questions

Who is eligible to apply for this coverage?

You, your spouse/domestic partner and children.²

How do I pay for my coverage?

Premiums will be conveniently paid through payroll deduction, so you don't have to worry about writing a check or paying a bill. If you should change jobs or retire before the certificate becomes paid up, you simply pay the monthly premium directly to MetLife by automatic bank draft or monthly bill.

Will my Whole Life Insurance premium increase?

Full Face: Premiums for employee coverage are guaranteed to remain level until age 70 (or 20 years from date of issue if purchased after age 50). At that time, the certificate becomes fully paid up with no further premiums due. or

Can I apply for this coverage without having to answer medical questions or take a medical exam?

Because this coverage is available through your employment, you can qualify for coverage if you are actively-at-work and answer a work status question.

1. If you choose to apply for increased coverage, the increase may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.
2. Employees need to be eligible for coverage in order to apply for a whole life certificate for their spouse/domestic partner and/or children. Coverage and eligibility for spouse/domestic partner may vary by state and is not available in all states.
3. The Accelerated Death Benefit due to Terminal Illness Rider pays between 50%-100% (depending on plan design) of an insured's Life Insurance proceeds (with any balance payable upon final claim) in most states if the insured becomes terminally ill. Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit.
4. Accelerated Death Benefit for Long-Term Care (LTC) Rider pays 5% per month (up to a maximum of 100%) of an employee's Life Insurance proceeds (with any balance payable upon final claim), depending on plan design. Available on employee and spouse Certificate coverage only and not on children. This benefit is triggered by the permanent or temporary inability to perform (without substantial assistance from another individual) two of six Activities of Daily Living (bathing, continence, dressing, eating, toileting, and transferring) or need for substantial supervision due to severe cognitive impairment. The insured must also be receiving qualified long-term care services. Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit. May not be available in all states.]

Whole Life Insurance Plan Summary

5. The ABO benefits are intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income 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 accelerated 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 accelerated benefits will have on public assistance eligibility for you, your spouse or your family.]

Nothing in these materials is intended to be advice for any particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, MetLife group life insurance policies contain certain exclusions, limitations and requirements for maintaining coverage in force. Any such exclusions, limitations and requirements will be described in the life insurance certificate. Whole Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, New York 10166. Policy Form GPNP15-3T. Certificate Number GCERT19-01.