

## Services to help navigate what life may bring, at no additional cost to you

Life insurance can be a critical first step in helping to ensure your family's financial well-being. With your MetLife group life insurance coverage, you get access to useful services to help you make the right decisions to manage what life may bring.



### Planning for the future

- Funeral Discounts & Planning Services<sup>1</sup>: Helping to alleviate the burden of making funeral arrangements for your loved ones. Get access to one of the largest network of funeral homes and cemeteries to pre-plan with a counselor and receive discounts on funeral services.
- Digital Estate Planning Services<sup>2</sup>: Helping to ensure final wishes are clear. Employees can choose to complete wills and other important estate planning documents quickly and easily to prepare or update a will, living will or power of attorney.

*Prepare your family for life's unexpected outcomes with MetLife Advantages.*

### Assisting through life's changes

- Portability<sup>3</sup>: Helping to prevent gaps in your coverage. Take your life insurance benefits with you at competitive group rates.<sup>4</sup>
- Employee Assistance Program<sup>5</sup>: Getting help when it's needed most. Receive confidential, professional guidance and counseling services for behavioral, health and life issues.

## Supporting you and your loved ones through difficult times

- Grief Counseling<sup>6</sup>: Accessing professional support in a time of need. Meet in-person or by phone with a licensed counselor to help cope with a loss or major life change
- Funeral Assistance<sup>6</sup>: Honoring a loved one's life. Work with compassionate counselors that assist with customizing funeral arrangements with personalized one-on-one service.
- Total Control Account<sup>7</sup>: Reducing the pressure of immediate financial decisions. Your beneficiaries can take their time to make the right decision with the flexible settlement option that gives full access to policy funds while earning a guaranteed minimum interest rate.

1. 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. Not approved for group policies situated in AK, FL, KY, MT, ND, NY and WA. If the group policy is issued in an approved state, 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. [Services are unavailable for WA residents for coverage issued under a multiple-employer trust.]
2. Digital Estate Planning without an online notary is available to all individuals regardless of any MetLife relationship or product, except those residing in any US territory.
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. 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.
5. EAP services provided through an agreement with TELUS Health. TELUS Health is not a subsidiary or affiliate of MetLife. Information disclosed directly to TELUS Health is not disclosed to MetLife and, therefore, is not subject to MetLife's privacy policy.
6. Grief Counseling and Funeral Assistance 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. 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 a loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.
7. 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. For more, please contact the National Organization of Life and Health Insurance Guaranty Associations ([www.NOLHGA.com](http://www.NOLHGA.com) or 703-481-5206). FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details. MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166, under Policy Form GPN99/G2130-S.