Obtaining Group Life insurance through your workplace can be an easy way to secure the protection your family deserves, when they need it most. Choosing additional coverage beyond your employer-paid insurance plan can help strengthen your financial safety net.

Your Group Life insurance offers you an opportunity for:
• Competitive group rates
• Simplified enrollment/application
• Convenient payroll deduction
• Valuable features you can use today
• Helpful decision-support tools

Like most Group Life insurance policies, MetLife Group Life insurance policies have certain exclusions, limitations, reductions of benefits and terms for keeping them in force. A MetLife representative can provide you with costs and complete details.
Whether you are managing your career, raising children or taking care of parents — protecting the people who depend on you by securing adequate life insurance is important.

As your life evolves so should your coverage

Chances are, you already have some level of life insurance, but it may not be enough. Where you are in your life may impact your coverage needs.

If you are single and supporting children or older family members, you may be looking to establish some financial security for them on your own salary. Perhaps you are married with children or have other family members who are dependent on you and want you to provide for their future. While no amount of money can take your place, the right amount of life insurance can provide comfort to your family during a difficult time and allow them to live their life as you had planned for them. A majority of surviving spouses use life insurance proceeds to pay existing bills and personal debt obligations. The last thing you want to do is leave your family with financial problems — that’s why it’s important to make sure you have the right amount of life insurance coverage.

Whatever your personal situation is, Group Life insurance coverage can provide protection by:

• Helping to ensure your loved ones get the daily care and lifestyle you intended for them if you are no longer there.
• Helping to eliminate long-term financial commitments like student loans, mortgages or other outstanding debt.

As your life evolves so should your coverage

Assess how much life insurance coverage is right for your situation

In just a couple of moments, we can help you evaluate your coverage needs with the MetLife Life Insurance Calculator at www.metlife.com/mybenefits. This innovative tool can help you determine your unique needs based on your current life stage.

77% of spouses and families who lost a loved one consider their life insurance proceeds inadequate.1

MetLife can help you prepare and take action

Once you establish the appropriate amount of life insurance for your situation, you’ll be better prepared to understand how the plan choices offered through your employer can best work to meet your unique needs. Whether you are enrolling for the first time or updating your coverage, use this enrollment opportunity to help ensure that your family is protected.

Benefit from the Strength and Stability of an Insurance Leader

MetLife has been the leading provider of Group Life benefits for over 25 years and is the leading provider of group life insurance in the U.S. 3 For more than 140 years, MetLife continues to provide innovative products and services to help policyholders build financial security. We are a company committed to meeting your needs today, and as they evolve over time — and have the strength, support and stability you can count on.

1 The 9th Annual Employee Benefits Trends Study, 2011
2 Nielsen/Claritas Re-Contact Survey, 2010. Based on consumers who own life insurance and have one or more household members that are employed full time earning $50,000 or more in income.

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3 A.M. Best’s Statement File, July 2011.

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² Nielsen/Claritas Re-Contact Survey, 2010. Based on consumers who own life insurance and have one or more household members that are employed full-time earning $50,000 or more in income.

³ A.M. Best’s Statement File, July 2011.

² MetLife Study of the Consumer Economy, 2011. Based on consumers with active life insurance and have one or more household members that are employed full-time earning $50,000 or more in income.

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You wear many hats, and juggling your priorities can make for a full day. Whether you are a mother, daughter or partner, there are people who depend on you to help ensure they are taken care of, now and in the future.

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Protect all the lives you touch.

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