**Program Summary**

**Atrium Health, Navicent** Newly Hired or Newly Eligible Executives

**Group Variable Universal Life (GVUL) Insurance**

**Basic GVUL Insurance Coverage** (employer-paid1)

* Minimum coverage: $100,000.
* Coverage of 3x base compensation plus target incentive rounded to next higher $1,000 (to a maximum of $2,400,000), is provided on a guaranteed issue basis upon completion of GVUL enrollment.

**Supplemental GVUL Insurance Coverage** (employee-paid)

* Supplemental coverage is available in multiples of 1x to 5x times base compensation plus target incentive rounded to next higher $1,000, if not already a multiple thereof.
* Any election of supplemental coverage will require completion of a health questionnaire.

Combined program maximum coverage (includes all basic and supplemental life insurance coverage) is 8x your annual benefit salary or $5,000,000. In some instances, MetLife may require additional medical information to evaluate insurability. Required information will be collected at the convenience of the applicant and paid for by MetLife.

**Tax-deferred Investment Opportunity**

Within the MetLife GVUL insurance certificate there is a tax-deferred investment feature that allows you to contribute additional premium, above the cost of insurance, to various investment options. You may allocate the additional premium to variable portfolios, which are managed by Brighthouse Funds Trust I, Brighthouse Funds Trust II, Deutsche Variable Series I & II, Fidelity® Variable Series Products, MFS® Variable Insurance Trust, Putnam Variable Trust, T. Rowe Price Equity Series, Inc. and T. Rowe Price Fixed Income Series, Inc., and/or to an interest bearing account.2 To obtain the current interest crediting rate and premium expense charges, please contact MetLife at (800) 846-0124 Monday through Friday, 9:00 a.m. to 6:00 p.m. (ET).

To obtain the current interest crediting rate and premium expense charges, please contact MetLife at (800)756-0124, Monday through Friday, 7:00 a.m. to 7:00 p.m. (CT).

**Additional Program Information**

* Enrollment deadline: 60 days from Date of Hire/Date of Eligibility
* Effective date for coverage: 1st of the month following date of hire/eligibility

Please see enclosed instructions for more information on how to enroll.

**MetLife AdvantagesSM**

The following features and services are available as part of MetLife AdvantagesSM with your GVUL insurance coverage:

**Delivering The Promise® (DTP)3** is designed to help beneficiaries sort through the details and serious questions about claims and financial needs during a difficult time. MetLife has arranged for specially-trained third party financial professionals to be available for assistance to help with filing life insurance.

**Questions?**

Contact a GVUL Specialist at (800)756-0124, Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

1 This coverage is being provided through a taxable employer bonus. Generally, the bonus amount is included in your taxable wages. Consult your tax adviser.

2 Additional premium is subject to tax law limits. In general, participants may withdraw cash value equal to premiums paid without tax consequences. However, if the funding of your certificate exceeds certain limits, it will become a “modified endowment contract” (MEC) and become subject to “earnings first” taxation on withdrawals and loans. An additional 10% penalty for withdrawals and loans taken before age 59 ½ will also generally apply to MECs. MetLife will notify you if a contribution would cause your certificate to become an MEC. Potential investment earnings accumulate on a tax-deferred basis.] Withdrawals and loans will reduce the death benefit and cash value and thereby diminish the ability of the cash value to serve as a source of funding for cost of insurance charges, which increase as you age. Outstanding loan amounts do not participate in the interest credited to the interest bearing account and can have a permanent effect on certificate values and benefits. Upon surrender, lapse, or case termination, including those circumstances where termination of the group contract results in termination of individual certificates/policies, loans become withdrawals and may become taxable to the certificate owner

3MetLife administers the Delivering the Promise program, and has specially trained third party financial professionals to offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.

\* All applications for coverage are subject to review and approval by MetLife. 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

Nothing in these materials is intended as advice for any particular situation or individual. Like most group insurance policies, MetLife group policies contain certain exclusions, limitations, and terms for keeping them in force. Please contact MetLife for details.

Any discussion of taxes is for general informational purposes only and does not purport to be complete or cover every situation. MetLife, its agents and representatives may not give legal, tax or accounting advice and this document should not be construed as such. Please confer with your qualified legal, tax and accounting advisors as appropriate.

***Prospectuses for Group Variable Universal Life insurance and its underlying portfolios can be obtained by calling (800) 756-0124. You should carefully read and consider the information in the prospectuses regarding the contract’s features, risks, charges and expenses, as well as the investment objectives, risks, policies and other information regarding the underlying portfolios prior to making any purchase or investment decisions. Product availability and features may vary by state. All product guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company.***
***Group Variable Universal Life insurance has limitations. There is no guarantee that any of the variable options in this product will meet its stated goals or objectives. Cash value allocated to the variable investment options is subject to market fluctuations so that, when withdrawn or surrendered, it may be worth more or less than the amount of premiums paid.***

Group Variable Universal Life insurance (GVUL) is issued by Metropolitan Life Insurance Company (MLIC), New York, NY 10166, and distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA). MLIC and MLIDC are MetLife companies. Certificate Form #TBD