MetLife | BARNUM FINANCIAL GROUP

Personal assistance when your group life insurance benefits change

Guidance for making benefits decisions

What you need to know

Your group life insurance will be ending or reducing, and you have limited time to make decisions about your continuation options. We have an arrangement with specially trained third party financial professionals from Barnum Financial Group (Barnum) who can answer your questions and provide guidance on these options.

The Barnum experts will provide information on how life insurance may fit into your broader financial goals. This may include identifying other lower-cost alternatives for life insurance, and additional financial decisions you may need to make at this time.



We're here to help

You may receive a call from a Barnum financial professional or call 877-275-6387 to arrange for a financial professional to contact you directly.

What comes next

You will receive a letter in the mail from MetLife on behalf of your employer, with your personalized options and the decisions you need to make. Some of your benefits decisions must be made within strict timelines. Make sure to read the letter you will receive at home; you are responsible for initiating the process within the appropriate time frames.

You may also receive a call directly from your assigned Barnum financial professional, or you can request to have them contact you directly. Meeting with Barnum is available to you at no cost. See page 2 for more information on what to expect when you connect with your financial professional.

What to expect when you meet with Barnum

Life insurance protection is important — whether you're working or not. There are many factors that go into the amount of insurance you should consider, and a variety of insurance types and solutions available in the marketplace. As a result many people are confused on how to make decisions and how to proceed. Let Barnum help you sort it out.

Here are some of the topics and questions a specially trained and expert financial professional can help you evaluate:

- The benefits and characteristics of life insurance benefits through your employer versus personally owned options.
- The differences and pros and cons of temporary versus permanent life insurance.
- The role of life insurance in the context of a holistic financial set of goals or concerns.
- If you promptly become re-employed, what are the types of benefits that will be provided by your next employer?
- If you choose not to reenter the workforce, what benefit coverages will you need?
- What is adequate protection for your other insurance needs?
- What benefit does your life insurance policy offer with regard to accumulating cash value?

Contact your MetLife representative or visit **MetLife.com/continuation** for more information about this valuable program.

PlanSmart is a product of MetLife Consumer Services, Inc. (MCS). MCS administers the PlanSmart program and has arranged to have specially trained third-party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.

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