Group Variable Universal Life (GVUL) Insurance

Group Variable Universal Life (GVUL) insurance issued by Metropolitan Life Insurance Company is now available for **Delta pilots.**[1] GVUL offers the guaranteed protection of life insurance, as well as the option to contribute additional premiums into a variety of investment options including a fixed account with a guaranteed interest rate.[2] Potential gains on your investment grow tax-deferred[3] and withdrawals from cash value are tax-free up to the cost basis, which includes all life insurance premiums paid.[4] GVUL is also permanent coverage – you can take your GVUL coverage with you if you change jobs or retire.[5]



One policy, two benefits.

The following material will provide you with specific details on the coverage options available to you as a **Delta pilot**.[6]

Available Coverage[1] (employer-provided[2])

- $1,159,000 (2,500 times the 12-year captain hourly rate on the highest paying aircraft type)
- $450,000
- $350,000
- $250,000
- $150,000

- Note: In addition to the GVUL coverage, Delta Air Lines will also provide you with an additional $50,000 of basic term life.

*Inactive pilots will only be able to enroll in the GVUL benefit once they have returned to an active status.

The following features and services are available as part of MetLife Advantages℠ :



Estate Planning Services[7, 8] – offers unlimited access to create and execute key estate planning documents online by answering a few simple questions, or unlimited face-to-face access with a MetLife Legal Plans' attorney to prepare or update a will, living will, power of attorney and other estate documents. Get started at legalplans.com/estateplanning.



Estate Resolution Service[9] – is a valuable service offered through MetLife Legal Plans. The executors/administrators of both your and your spouse's/domestic partner's estates will have access to the services of a participating MetLife Legal Plans attorney to handle probating the deceased's estate. You can feel confident that the legal assistance provided to the executor/administrator will help alleviate the administrative burden and, since there is no cost for services provided by a network attorney, it will also alleviate the financial burden associated with settling an estate. Beneficiaries can also consult with a network attorney to discuss general questions regarding the probate process.



Funeral Discount and Planning Services[10] – is a service that offers funeral discounts and planning services. Through Dignity Memorial, you and your family will have access to compassionate counselors as well as discounts of up to 10% off funeral, cremation and cemetery services through the largest network of funeral homes and cemetery providers in the United States.



Grief Counseling[11] – 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.



Questions?

Contact a GVUL Specialist at (**866) 939-7409**, Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

[1] 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. 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.

[2]The current crediting rate on the interest-bearing account is subject to change without notice but will not fall below the guaranteed minimum in your certificate. Guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company.

[3]Earnings within your GVUL coverage grow income tax-free while the policy stays in force. Money allocated to the variable investment portfolios is subject to market risk, and when redeemed may be worth more or less than your original investment. Please consider your investment time horizon, tax rates, and the effect of fees and expenses, including any premium expense charge, when evaluating the benefit of GVUL tax deferral. See your Prospectus and Certificate for complete information.

[4]Withdrawals 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. Withdrawals up to your total cost basis are generally tax-free. However, if the funding of your certificate exceeds certain limits, it will become a "modified endowment contract" and become subject to "earnings first" taxation and generally an additional 10% tax before age 59 1/2. Please consult the GVUL prospectus for a description of potential tax consequences.

[5]To the maturity age specified in your certificate. If your plan sponsor replaces MetLife GVUL with another group life insurance plan or otherwise terminates the MetLife group policy, your coverage will also be terminated. Rates may increase if you leave your employer or are no longer eligible under the group and choose to continue your coverage. If you have ported or otherwise continued your coverage after retirement or separation from employment and the plan sponsor later terminates the group policy, cost of insurance rates may increase as a result of such termination.

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

[7] Digital Estate Planning is not available for customers located in GU, PR and VI. It is not included with dependent life coverages. Domestic partnerships are not currently supported; however, members in a domestic partnership may use a MetLife Legal Plans attorney for their planning needs. Online Notary is not available in all states. If you are unable to access the legalplans.com/estateplanning website, you can find a network attorney by calling MetLife Legal Plans at 1-800-821-6400, Monday through Friday, 8am-8pm EST. You will need to provide your company name, customer number and the last 4 digits of the policyholder's Social Security number. Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI.

[8] Will Preparation is offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York situsued cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service.

[9] Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

[10] 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. 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. For coverage issued under a multiple-employer trust, services are not available for WA residents.[11] Grief Counseling and Funeral Planning services are provided through an agreement with LifeWorks. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks 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 loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.

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 insurance policies, MetLife GVUL contains exclusions, limitations and terms for keeping it in force. MetLife can provide you with costs and complete 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 # G.24300(2003)

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