WILLIAMS-SONOMA, INC.

MetLife | Worksite Whole Life Insurance

Facts & Stats

63%
of employees see life insurance as a must-have benefit.[1]

83%
own life insurance to cover burial and other end-of-life final expenses.[2]

If you have a spouse, kids or aging parents who depend on you, life insurance is valuable protection and may be less expensive than you think.

Broaden their protection:

Accelerated Death Benefit for Terminal Illness Rider

pays up to 80% of the death benefit amount (with any remaining balance payable upon final claim).[3]

Accelerated Death Benefit for Long-Term Care Rider

pays up to 80% of the death benefit if insured becomes permanently or temporarily chronically ill and is receiving long term care services; any remaining balance payable upon final claim.[4,5]

Accidental Death Benefit

doubles the insurance proceeds payable when death occurs prior to age 70 as a result accidental bodily injury.[6]

Do you have the right amount of protection?

Even if you have employer-paid life insurance, it may not be enough for your needs. Whole Life Insurance provides the continued protection you could use in your working years and in retirement.

A worksite whole life benefit when combined with a term life insurance policy, can help you provide the right level of ongoing financial protection for your loved ones.

The sense of grief associated with a death in the family is enough of a burden, let alone the stress that results from final expenses.

The average cost of a funeral today can be upwards of $8,000. Whole Life Insurance can help relieve some of the financial strain of final expenses such as funeral costs and outstanding medical bills.[7]

What you need to know about getting Whole Life insurance at work:

- For 2026 open enrollment, employees may enroll up to $30,000 without answering any medical questions. Spouses and children may enroll up to $10,000 without answering any medical questions for this enrollment
- Provides protection during working years and in retirement
- Helps pay for final expenses
- Accelerated Death Benefit for Long-Term Care (If included in the plan, benefits are triggered for insureds who become permanently or temporarily chronically ill, meaning they cannot perform unassisted at least two Activities of Daily Living or have severe cognitive impairment, and are also receiving qualified long term care services.)[4,5]
- Remains in-force even if the employee leaves their job as long as they continue to pay the premium. Certificate premiums are level from the time of purchase.

During open enrollment visit WSILifeEnroll.com to schedule a counseling session and learn more about the Whole Life with LTC product.

Questions? Call: 833.671.9531

1. MetLife 20th Annual U.S. Employee Benefit Trends Study 2024.
2. Facts About Life 2023 LIMRA. https://www.limra.com/siteassets/newsroom/liam/2023/0859-2023-liam-fact-sheet-2023_final.pdf Accessed November 2025
3. The Accelerated Death Benefit due to Terminal Illness Rider pays between 50%-100% (depending on plan design) of an insured's Life Insurance proceeds (with any balance payable upon final claim) in most states if the insured becomes terminally ill. Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit.
4. Accelerated Death Benefit for Long-Term Care(LTC) Rider pays 2-10% per month (up to a maximum of [100]%) of an employee's Life Insurance proceeds (with any balance payable upon final claim), depending on plan design. Available on employee and spouse certificate coverage only and not on children. This benefit is triggered by the permanent or temporary inability to perform (without substantial assistance from another individual) two of six Activities of Daily Living (bathing, continence, dressing, eating, toileting, and transferring) or need for substantial supervision due to severe cognitive impairment. The insured must also be receiving qualified long-term care services. Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit. May not be available in all states.
5. The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income(SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.
6. Accidental Death Benefit Rider doubles the insurance proceeds payable for an insured up to age 70 when death occurs within 12 months of the date of a covered accident, and was a direct result of the accident independent of other causes.
7. How Much Does A Funeral Cost? https://choicemutual.com/blog/funeral-cost/ Accessed November 2025.

Nothing in these materials is intended to be advice for any particular situation or individual. Like most group insurance policies, MetLife group life insurance policies contain certain exclusions, limitations and requirements for maintaining coverage in force. Any such exclusions, limitations and requirements will be described in the life insurance certificate. Whole Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, New York 10166. Policy Form GPNP15-3T. Certificate Number GCERT19-01.

Whole Life insurance is issued by Metropolitan Tower Life Insurance Company, 5601 South 59th Street Lincoln, Nebraska 68516. Policy Form GPNP19MTL-3T. Certificate Number GCERT19MTL-01.

LTC is not available to UT residents in cases where more than 25% of the eligible employees reside in UT. Please speak with your MetLife representative for more information.

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