Whole Life Insurance Benefits

Whole Life Insurance may be a great supplement to any term life insurance you may already have because it can help protect your loved ones for your entire life, not just while you're working. Whole Life Insurance is permanent coverage you own; it can never be cancelled, even if your health changes.[1]

Available coverage is subject to certain minimums and maximums summarized in the Lifetime Coverage Limits table below.

Guaranteed Issue maximums are available in the employee's initial period of eligibility by answering "Yes" to the question ("Are you at work on a full-time basis, performing your usual duties?"). After the initial enrollment period guaranteed issue maximums are subject to change.

Even if the employee does not apply for self-coverage, it is available for any spouse/domestic partner.

		Guaranteed Issue	Subject to Medical Evidence of Insurability[2]
Proposed Insured	**Ages**	**Defined Benefit Certificates (Min – Max)**	**Defined Benefit Certificates (Min – Max)**
Employee	17-70	$10,000 - $30,000	$35,000 – $5,000,000

Spouses/Domestic Partners and children.[3]

		Guaranteed Issue	Guaranteed Issue	Subject to Medical Evidence of Insurability[2]
Proposed Insured	**Ages**	**Defined Benefit Certificates (Min – Max)**	**Defined Benefit Riders (Min – Max)**	**Defined Benefit Certificates (Min – Max)**
Spouse/ Domestic Partner	17-70	$5,000 – $10,000	N/A	$15,000 – $5,000,000
Children (15 days- 26 years old)	15 days - 26	N/A	$5,000 – $10,000*	N/A

*Guaranteed Issue available for children at $5,000-10,000 Face Amount Value only.

L1223036973[exp1225][All States][DC,PR] © 2023 MetLife Services and Solutions, LLC.
Certain state restrictions apply. The LTC Rider is not available for UT residents for plans with more than 25% eligible lives in UT.

Additional features may help provide you with even more protection:

- **Accelerated Death Benefit for Terminal Illness Rider**[4], Automatically included in all policies at no additional cost. The Accelerated Death Benefit due to Terminal Illness Rider pays up to 80% of the death benefit amount (with any balance payable upon final claim). Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit.

- **Accelerated Death Benefit for Long-Term Care Rider**[5], helps cover costs associated with a chronic illness, which can be expensive and are not typically covered by medical plans. You may elect to claim an accelerated death benefit if you become permanently or temporarily chronically ill, meaning you are severely cognitively impaired (such as Alzheimer's) or are unable to perform two of six Activities of Daily Living, such as bathing, continence, or dressing, without assistance. You must also be receiving qualified long term care services. This benefit can be used as you see fit while you are still living and reduces the benefit payable at death. Pays 5% per month (up to a maximum of 80%) of your Life Insurance proceeds (with any balance payable upon final claim).
- Available on employee certificate only. Any outstanding loans will reduce the cash value and death benefit. This rider may not available in all states.

- **Accidental Death Benefit** This rider doubles the insurance proceeds for an insured up to age 70 if an accidental death occurs within 12 months of the date of a covered accident and was a direct result of the accident independent of other causes. Available on employee, and spouse/domestic partner certificates.

BENEFIT PAYMENT EXAMPLE

Sue Ellen was offered the ability to purchase a whole life certificate through her employer. She liked the idea of purchasing permanent life insurance coverage to provide for her children even after she retired.

Sue Ellen, age 40, purchased a $30,000 certificate that would provide her with paid up insurance at age 70.	**She dies during her working years at age 62 and her children are the beneficiaries of the whole life certificate.**	**100% of the insurance proceeds, $30,000, is paid out to her children upon her death.**

Frequently Asked Questions

Who is eligible to apply for this coverage?
You, your spouse/domestic partner and children.[3]

How do I pay for my coverage?
Premiums will be conveniently paid through payroll deduction, so you don't have to worry about writing a check or paying a bill. If you should change jobs or retire before the certificate becomes paid up, you simply pay the monthly premium directly to MetLife by automatic bank draft or monthly bill.

Will my Whole Life Insurance premium increase?
Premiums for employee coverage are guaranteed to remain level until age 100 (or 20 years from date of issue if purchased after age 50). At that time, the certificate becomes fully paid up with no further premiums due.

Can I apply for this coverage without having to answer medical questions or take a medical exam?
Because this coverage is available through your employment, you can qualify for coverage if you are actively-at-work and answer a work status question.

L1223036973[exp1225][All States][DC,PR] © 2023 MetLife Services and Solutions, LLC.
Certain state restrictions apply. The LTC Rider is not available for UT residents for plans with more than 25% eligible lives in UT.

1. Coverage cannot be canceled as long as the Insured pays the premiums when due. Insureds pay a premium until age 100 (or 20 years from date of issue if purchased after age 50), after which the policy becomes paid with no premiums due.

2. 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.

3. Employees need to be eligible for coverage in order to apply for a whole life certificate for their spouse/domestic partner and/or children. Coverage and eligibility for spouse/domestic partner may vary by state and is not available in all states.

4. 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.

5. Accelerated Death Benefit for Long-Term Care (LTC) Rider pays 2-10% per month (up to a maximum of (80%) of an employee's Life Insurance proceeds (with any balance payable upon final claim), depending on plan design. Available on employee coverage only and not on spouse or 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.

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.

L1223036973[exp1225][All States][DC,PR] © 2023 MetLife Services and Solutions, LLC.
Certain state restrictions apply. The LTC Rider is not available for UT residents for plans with more than 25% eligible lives in UT.