MetLife | Life Insurance

WILLIAMS SONOMA



Coverage for every stage of life

Pair whole and term life insurance for powerful protection

As you move from building a career to planning for retirement, the right life insurance can help you protect what matters most.

With your Williams-Sonoma benefits, you don't have to choose between coverage that can financially protect your family now and one that fits your future goals. You're eligible to purchase both MetLife Whole Life and Supplemental Term Life insurance. Each plan has distinct advantages, but together, they offer financial protection today, tomorrow and beyond.

Whole life coverage

- Is permanent coverage with accessible cash value
- Provides the continued protection during working years and into retirement
- Remains in force if you retire or change jobs, as long as you continue to pay premiums
- Features base rates that are fixed from the time of purchase
- Can be used for final expenses
- May provide an accelerated death benefit for long-term care[1,2]

Combined for lifelong security

Together, these plans can help ensure financial protection throughout every stage of life.

Supplemental term life coverage

- Provides coverage for a specified period, typically during employment
- Designed to replace income if the unforeseen happens during working years
- Pays beneficiaries a lump sum payment
- Features cost-effective premiums (though rates typically increase with the applicant's age)

Enroll from May 4 – May 22, 2026 at www.MyWSIBenefits.com

1. 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.
2. The accelerated life insurance benefits offered under your certificate are intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C.Sec 101(g)). This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event you meet the criteria for a qualifying event described in the policy. You may elect to accelerate benefits more than once. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance (LTC) law.

   This policy or certificate is not a California Partnership for Long-Term Care program policy. LTC insurance provides nursing home care, home-health care, personal or adult day care for individuals above age 65 or with chronic or disabling conditions that need constant supervision. This policy or certificate is not a Medicare supplement (policy or certificate). 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 ABO 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 ABO benefits will have on public assistance eligibility for you, your spouse or your family. 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.

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

MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GPN99/G2130-S and GBPNP-04.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166.

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