

## 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.<sup>1</sup>

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.

Guaranteed Issue		
Proposed Insured	Ages	Defined Benefit Certificates (Min – Max)
Employee	17-70	\$5,000 (Min) - \$100,000 (Max) in increments of \$5,000

### Spouses/Domestic Partners and children.<sup>3</sup>

Guaranteed Issue		
Proposed Insured	Ages	Defined Benefit Certificates (Min – Max)
Spouse/ Domestic Partner	18-70	\$5,000 (Min) – \$25,000 (Max) in increments of \$5,000
Children (15 days- 26 years old)	15 days -26	\$5,000 or \$10,000

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

### Additional features may help provide you with even more protection:

- Accelerated Death Benefit for Terminal Illness Rider<sup>4</sup>** Automatically included in all policies at no additional cost. The Accelerated Death Benefit due to Terminal Illness Rider provides a death benefit of up to 80% of the death benefit amount (with the balance payable upon final claim). Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit.
- Accidental Death Benefit** This rider doubles the insurance proceeds for an insured up to age 69 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, spouse/domestic partner, and children certificates.
- Waiver of Premium Benefit<sup>5</sup>** This rider waives the premium after nine months of the insured's total disability and refunds the prior nine months premium upon approval. Benefits continue until the earlier of the end of the insured's total disability or age 65. Available on employee certificate only, not spouse/domestic partner or children.

## BENEFIT PAYMENT EXAMPLE

Sue Ellen was offered the ability to purchase a whole life policy 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 \$50,000 policy 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 policy.**

**100% of the insurance proceeds, \$50,000, 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.<sup>3</sup>

### 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 policy 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 70 or 100, (or in 20 years if purchased at age 51+). At that time, the policy 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.

### Questions?

Call us at 1-800-GET-MET8 (1-800-438-6388) Monday through Friday from 8:00 a.m. to 8 p.m., EST and talk with a benefits consultant.

<sup>1</sup> Coverage cannot be canceled as long as the Insured pays the premiums when due. Insureds pay a premium until the age of 70 years if the policy is purchased at age 51 or later or 20 years from issue, after which the policy becomes paid with no premiums due.

<sup>2</sup> 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

<sup>3</sup> 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.

<sup>4</sup> The Accelerated Death Benefit Rider for Terminal Illness pays up to 80% of an insured's Life Insurance proceeds (with the 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.

<sup>5</sup> Waiver of Premium Benefit Rider waives the premium after 9 months of the insured's total disability, and waiver benefits continue until the earlier of the end of the disability or at age 60. Applies to insureds between issue ages of 17 and 59. This rider is available only for the Employee Certificate.

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, exceptions, 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. Certificate Number GCERT19MTL-01

## Why is having whole life insurance protection so important?

Because whole life insurance can help protect your loved ones for your entire life, not just during your employment, if something should happen to you.

The group term life insurance your employer may offer is an excellent benefit to help protect your loved ones should something unexpected happen to you during your working years. An ideal complement to that group term life insurance is whole life insurance. Whether you're single, have a spouse/domestic partner, or a growing family, someone depends on you. It's important to take steps to make sure your family would be financially prepared if you were no longer there to handle expenses like:

- Mortgage or rent payments
- Insurance premiums
- Final Expenses
- Utilities
- Food
- Child care/education fees

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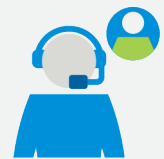
**Help protect your loved ones today and, more importantly, tomorrow.**

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## How can having Worksite Whole Life insurance benefit you?

How much life insurance you need is a very individual matter, based on your own personal situation.

Purchasing whole life insurance may be a great supplement to your employer-offered plan because it provides coverage for your entire life, not just while you're working. Whole life insurance is coverage that you own; it can never be cancelled, even if your health changes.<sup>1</sup> Because you own it, you can take it with you when you change jobs or retire with no change in the premium. It helps ensure that short- and long-term financial obligations could be taken care of if something unforeseen should happen.



### Apply today!

For questions, please call MetLife at **1 800 GET-MET8** (1-800-438-6388)

### Why should I apply now?

- Your health may change in the future.
- The premiums are based on your age at issue.

Now is a great time to take advantage of the affordable and convenient coverage being offered by your employer.



You may have the ability to purchase whole life insurance coverage that includes the following features:

**Enroll for \$5,000 (minimum) to \$100,000 (maximum) of coverage without answering any medical questions.**

**Applying for coverage is easy** you can qualify if you are actively at work and answer a work status question.

**Ability to build guaranteed cash value** that you can access at any time.<sup>2</sup>

**The earlier you purchase** your coverage the lower the premium will be.

**Premiums for employee coverage are guaranteed to remain level** until age 70 or 100, (or in 20 years if purchased at age 51+). At that time, the coverage becomes fully paid with no further premiums due.

**Accelerated Death Benefit for Terminal Illness Rider<sup>3,5</sup>** pays up to 80% of the death benefit amount (with the balance payable upon final claim).

**Spouse/domestic partner and dependent children coverage<sup>4</sup>** can be purchased through a certificate.

**Portable coverage** enables you to take your coverage with you when you change jobs or retire.

1. Coverage cannot be canceled as long as the Insured pays the premiums when due. Insureds pay a premium until the age of 70 years if the policy is purchased at age 51 or later or 20 years from issue, after which the policy becomes paid with no premiums due.
2. Restrictions apply. Certificate must not be a paid up benefit and a minimum cash value balance is required
3. The Accelerated Death Benefit due to Terminal Illness Rider pays up to 80% of an insured's Life Insurance proceeds (with the 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. 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.
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.

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