

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

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

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.¹ 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.²

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^{3,5} pays up to 80% of the death benefit amount (with the balance payable upon final claim).

Spouse/domestic partner and dependent children coverage⁴ 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.

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