

Helping navigate life's twists and turns



Life is full of “what ifs”, and life insurance can be crucial to reducing employees’ financial stress. But with the planning and support from MetLife, your employees can be confident that their families’ well being is taken care of. MetLife AdvantagesSM provides actionable tools and resources to help your employees navigate life’s twists and turns so they can live their best lives.

Helping employees plan for their families’ needs.

- **Estate Planning Services^{1,2}** — Offering unlimited access to create and execute key estate planning documents online by answering a few simple questions, or unlimited face-to-face access with a MetLife Legal Plans’ attorney to prepare or update a will, living will, Power of Attorney and other estate documents. Will preparation services are also available via willscenter.com.³
- **Funeral Discounts and Planning Services⁴** — Alleviating the burden of making funeral arrangements from their loved ones. Employees get exclusive access to the largest network of funeral homes and cemeteries to pre-plan with a counselor and receive discounts on funeral services.
- **Retirement Planning⁵** — Helping employees retire with confidence. Employees can attend workshops that offer comprehensive retirement and financial education to help them plan for the future through Retirewise[®].

Providing assistance through life’s changes.

- **Portability⁶** — Offering continual coverage at group rates. Employees can take their life insurance benefits with them without a gap in coverage.
- **Transition Solutions⁵** — Easing workplace transitions. Employees get help with time-sensitive benefit and financial decisions to help them make the right choices during changes in employment.
- **Travel Assistance⁷** — Giving financial security while traveling. Employees can access medical, travel, and concierge services— 24 hours a day, 365 days a year, while traveling domestically or internationally.

Get expert guidance for confident decisions — for your organization, and your employees.

Contact your MetLife representative today.



63%

of employees see life insurance as a must-have benefit*

Offering compassionate support through difficult times.

- **Empathy⁸** — Support and guidance for beneficiaries managing their grief as well as help with probating and settling an estate, closing accounts, home clearing, and more. Beneficiaries can choose to get the support they need online through the Empathy app/portal, or with a dedicated Care Manager, or a combination of both.
- **Grief Counseling⁹** — Offering professional support in times of need. Face-to-face sessions with a licensed counselor to help employees cope with a loss or major life change. Or employees can speak to a licensed counselor in the comfort of their home through the helpline, only available in non-NY situs cases. In NY, Beneficiary Grief Counseling is available.
- **Funeral Assistance⁹ — Helping to simplify funeral arrangements.** Employees work can customize funeral arrangements with the help of compassionate counselors through a personalized, one-on-one service.
- **Beneficiary Claim Assistance⁵ — Making the claims process easy.** Beneficiaries receive guidance from experts as they work through their options and financial needs with our **Delivering The Promise[®]** services.
- **Estate Resolution Services² — Settling an estate with confidence.** With unlimited consultations, either face-to-face with an attorney or by phone, your employees and/or their beneficiaries can settle an estate with assurance.
- **Total Control Account¹⁰ — Reducing the pressure of immediate financial decisions.** Beneficiaries can take their time to make the right decision with the flexible settlement option that gives them full access to policy funds while earning a guaranteed minimum interest rate through **Total Control Account**.

1. Digital Estate Planning is not available for customers situated in FL or located in GU, PR and VI. It is not included with dependent life coverages or certain GUL/GVUL policies. Domestic Partnerships are not currently supported however members in a domestic partnership may use a MetLife Legal Plans attorney for their planning needs. Online Notary is not available in all states. Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI.
2. Will Preparation and Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York situated or principally located cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/ or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.
3. WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be useful for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.
4. Services and discounts are provided through a member of the Dignity Memorial[®] Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. Not approved for group policies situated in AK, FL, KY, MT, ND, NY and WA. If the group policy is issued in an approved state, the discount is available for services offered in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for "At Need" services only. For coverage issued under a multiple-employer trust, services are not available for WA residents.
5. MetLife administers the Retirewise and Transition Solutions programs, and as arranged to have specially trained third party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.
6. To take advantage of this benefit for Group Term Life insurance, coverage of at least \$10,000 must be elected. GVUL and GUL coverage is portable to the maturity age specified in the certificate. If the plan sponsor replaces MetLife GVUL or GUL with another group life insurance plan or otherwise terminates the MetLife group contract, an individual's GVUL or GUL coverage may also be terminated, even after retirement or separation from employment. Rates may increase as a result of such termination.
7. Travel Assistance services are offered and administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd's London (not incorporated) through Lloyd's Illinois, Inc. Neither AXA Assistance USA Inc. nor the Lloyd's entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.
8. Empathy's bereavement services and platform are provided through an agreement with The Empathy Project, Inc., (doing business as Empathy). Empathy is not an affiliate of MetLife, and the services Empathy provides are separate and apart from the insurance provided by MetLife. This program is available to beneficiaries, and insureds who are terminally ill and eligible to accelerate life proceeds under MetLife's Accelerated Benefit Option. Not available on all policy forms or in all jurisdictions. Empathy is only available to insureds and beneficiaries who are US residents. Information disclosed directly to Empathy is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.
9. Grief Counseling and Funeral Planning services are provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.
10. Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The assets backing the Total Control Account (TCA) are maintained in the general account of MetLife or the Issuing Insurance Company. These general accounts are subject to the creditors of MetLife or the respective Issuing Insurance Company. MetLife or the Issuing Insurance Company bears the investment experience of such assets and expects to earn income sufficient to pay interest to TCA Accountholders and to make a profit on the operation of the TCAs. Regardless of the investment experience of such assets, the effective annual rate on the Account will not be less than the rate guaranteed on the welcome guide. The TCA and other available settlement options are not bank products and are not insured by the FDIC or any other governmental agency. In addition, while the funds in your account are not insured by the FDIC, they are guaranteed by each state's insurance guarantee association. The coverage limits vary by state. Please contact the National Organization of Life and Health Insurance Guaranty Associations (www.NOLHGA.com or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE

*MetLife's 20th Annual U.S. Employee Benefit Trends Study, 2022

Nothing in these materials is intended as advice for a particular situation or individual. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.