

Frequently Asked Questions

Q. Why is life insurance important?

A. It's a cost-effective way to protect your family and finances in the event something happens to you. For many people, it helps ensure that if something unforeseen should happen, short and long term financial obligations could be met. If you have a spouse, domestic partner and/or children, they may rely on you to help keep the household running. 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
- ✓ Transportation
- ✓ Utilities
- ✓ Child care/education fees
- ✓ Credit card bills



Q. I already have life insurance through my employer. Why get more?

A. While having some life insurance provided by your employer is a great benefit, chances are it may not be enough to adequately provide for your family. Additional life insurance can give your family greater financial security.

Q. How much life insurance do I need?

A. Probably more than you have now. You should keep in mind that insurance needs change as your life changes — for example, getting married, starting a family or purchasing a home. Many people are surprised to learn that they don't have enough life insurance to cover the many expenses their loved ones may face.

We've made it very simple to determine the amount of coverage you need now: Go to www.metlifeiseasier.net and click on the easy-to-use Life Insurance calculator to find your answer in minutes.

Q. How much does a MetLife insurance plan cost?

A. It may be less expensive than you think. MetLife has designed these Group Life insurance plans to be an economical way for you to provide for your family. You'll enjoy competitive group rates, with a wide range of coverage options to choose from. Exact rates can be found in the enrollment materials provided by your employer.

Q. How do I pay for my coverage?

It's important to review your life insurance needs periodically to ensure that your family is protected.



continued >>

HAVE OTHER QUESTIONS?

Please call
MetLife directly at
877-638-4671
and talk with a
benefits consultant.

¹ Will Preparation and MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. For New York situated 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.

² 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 be excludable from your income and will not be subject to federal 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. 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.

³ To take advantage of this benefit, coverage of at least \$10,000 must be elected. Increases, decreases, minimum and maximum coverage amounts are subject to state availability. Please contact your plan administrator or refer to your certificate for specific details.

Like most group life insurance policies, MetLife insurance policies have certain exclusions, limitations, reductions of benefits and terms for keeping them in force. A MetLife representative can provide you with costs and complete details.