

## Why is having enough Life insurance protection important?

Because you'd want your loved ones to be able to meet financial obligations if something should happen to you prematurely.

If you have a spouse and/or children, they may rely on you to help keep the household running. One third of surviving spouses surveyed do not feel at all financially secure in the year following their spouse's death, and many used life insurance proceeds to meet basic needs.<sup>1</sup> It is 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
- Food
- Child care/education fees

Covering everyday living expenses and household bills is just one part of the life insurance equation. Without enough life insurance coverage, a premature death is more likely to exert a major or devastating impact on financial security, lifestyle and savings.<sup>1</sup> Many families would probably have trouble keeping up with longer term expenses like:

- College tuition
- Wedding expenses
- Child or aging parent care
- Retirement

It's also important to consider life events that could cause you to need more protection as your financial commitments and lifestyle change. Getting married, having children, buying a home — these are all events that could call for adding more life insurance protection to your portfolio.

## How can having MetLife Life insurance benefit you?

For many people, purchasing additional life insurance, over and above their employer provided plan, can help lend greater financial security and peace of mind. You have the ability to purchase additional life insurance protection that would include the following features:

- A wide range of coverage options to fit your needs and budget
- Your beneficiary will receive the death benefit income tax free
- Underwriting requirements waived for certain amounts



*Help ensure that if something unforeseen should happen, short and long term financial obligations could be met.*



continued >>

## ***Why should I enroll now?***

- ✓ Competitive employee rates
- ✓ Convenient payroll deduction

## ***Enroll today!***

For questions,  
please call MetLife at  
877-638-4671

Find out how much life insurance  
you may need by using the  
MetLife Life Insurance Calculator  
located at  
[www.metlifeiseasier.net](http://www.metlifeiseasier.net).

<sup>1</sup> MetLife's 2015 Study of the Financial Impact of Premature Death.

<sup>2</sup> Included with Supplemental Life Insurance, 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.

<sup>3</sup> 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.