

# Help your employees protect their families when they need it most

When a loved one dies prematurely, it can not only leave families with intense emotional distress, but financial vulnerability as well. That's why we offer smart options to help employees tailor solutions to meet their personal financial needs — ensuring their family is protected should the worst happen.



Term life insurance provides protection to help families replace the income of a loved one if the worst should happen. We make it easy to design a solution that flexes with your employees' needs helping their families maintain their lifestyles.

## Tailored to meet unique needs

Term life insurance provides essential protection, but it may not be enough for all employees. That's why we not only offer term life insurance, but a broad range of products to give your employees the right fit. We'll work with you to design a solution that works for your employees — and your benefits budget.

- **Employer-paid "Basic" Term Life:** Provides basic financial protection that you design to allow employees' beneficiaries to receive their benefits in flat dollar amounts, or a multiple of their pay.
- **Supplemental Term Life:** Gives employees the option to purchase additional coverage to complement their families lifestyle needs.
- **Dependent Term Life:** Offers families the opportunity to extend coverage to spouses, domestic partners, and eligible children.
- **Accidental Death & Dismemberment (AD&D):** Provides additional protection in case of an accident resulting in loss of life, limbs, speech, hearing, sight, paralysis, and more.

## Living benefits of life insurance

Ensuring your family's financial security is about more than simply having life insurance. We offer additional services and benefits to help employees navigate life's unexpected twists and turns.

- **MetLife Advantages<sup>SM</sup>** provides a broad range of programs to help employees protect their family's wellbeing — from will prep services that help ensure final wishes are clear, to grief counseling that provides professional support in a time of need.
- **Waiver of Premium** offers assistance by waiving the life insurance premiums of an employee who becomes completely disabled.

- **Accelerated Benefits Option<sup>1</sup>** helps terminally ill employees reduce their financial burden by allowing them to use a portion of their life insurance to cover expenses.

With the right solutions and support, you can give your employees more options to meet their personal financial needs and feel confident you've made the best decisions. With experts on your side and the administrative flexibility to work with any model, we make it easy for you to do right by your organization, your employees and their families.

**Get expert guidance for confident decisions — for your organization and your employees.  
Contact your MetLife representative today.**

1. When life expectancy is certified by a physician to be 12 months or less. The Accelerated Benefits Option (ABO) is subject to state availability and regulation. The ABO benefits are intended to qualify for favorable federal tax treatment, in which case the benefits 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 ABO 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 ABO benefits will have on public assistance eligibility for you, your spouse or your family.

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Like most life insurance policies, MetLife Group Life insurance policies contain certain exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your MetLife representative for complete details. Specific details regarding these provisions can be found in the booklet certificate. If you have additional questions regarding the Life Insurance Program underwritten by MetLife, please contact your benefits administrator or MetLife.

