

## Continue to be there for your loved ones with Life Insurance

Life Insurance helps to provide a more financially secure future.



**Have extra comfort** knowing that your loved ones can be better prepared to meet financial obligations, should something unforeseen happen to you.

If you have a spouse/domestic partner and/or children, they may rely on your help in running the household. It's important to take steps to make sure your family would be more financially prepared without you to handle expenses like:



- Food
- Utilities
- Transportation
- Mortgage/rent payments
- Insurance premiums
- Childcare/education fees

### Why should I enroll now?

- Competitive<sup>1</sup> employee rates
- Convenient payroll deduction
- Value-added services at no additional cost to you

**With group life insurance, you can receive** a wide range of coverage options to fit your needs and budget, death benefit proceeds that are income tax free to your beneficiary, and underwriting requirements waived for certain amounts.

In general, industry experts recommend having enough life insurance to replace 10-15 years of income.<sup>2</sup>

**Taking care of everyday living costs is just one thing to consider.** Nearly one in three Americans think they need more life insurance.<sup>2</sup> Families without adequate life insurance could struggle with long-term expenses like:



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

## Get extra protection by adding accidental death and dismemberment (AD&D) insurance.<sup>3</sup>

This protection is in addition to your life insurance coverage and can give you and your family extra financial security should a sudden accident take your life or cause you serious loss or harm. AD&D coverage complements your life insurance with protection that covers you for:

- Paralysis
- Loss of limb, speech, hearing or sight
- Brain damage or coma
- Fatal accident

Some additional payouts that may be included in your AD&D insurance coverage:

- Air bag benefit
- Hospitalization benefit
- Childcare center benefit
- Seat belt benefit

**(Please see your Plan Summary for details.)**

### Not sure how much life insurance is right for you?

Get an idea of how much to consider with our calculator. Scan the QR code or visit [www.metlife.com/lifeneeds](http://www.metlife.com/lifeneeds).



Scan to calculate life insurance coverage that fits you.

1. Cost of insurance rates are determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It's important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage.
2. "How Much Life Insurance Do I Need?" Life Happens. <https://lifehappens.org/life-insurance-101/how-much-life-insurance-do-i-need/>. Accessed 02/19/2021
3. AD&D insurance does not include payment for certain losses as described in more detail in your certificate. Specific information pertaining to your insurance can be obtained by contacting MetLife.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.

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