

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

Life Insurance helps to provide a more financially secure future.



### What does term life insurance protect?

**Let's start with financial protection.**

Life insurance can cover your family's needs, including food, bills and debt, if you're not there. It can also help to:

- Pay for your children's education.
- Ensure your family stays in their home.
- Take care of those who depend on you.

**In short, life insurance can help replace your paycheck if you aren't there to earn it.**



**When life changes, so should your life insurance.**

New family members, a new job, a move or even a raise mean your life insurance needs have changed. Review your protection every year during your benefits enrollment.

**Life insurance is a smart financial move.**



- Life insurance is a predictable financial option.
- Beneficiaries usually receive the proceeds of your policy income tax-free.

**Life insurance costs less than you may think.**

With term life insurance, you can protect your family for a small fraction of your annual salary—about 1%, according to MetLife estimates.<sup>1</sup>

Compare that to the fact that you're insuring years of income.

## Get an idea of how much life insurance might be right for you.

To get an idea, multiply 60% of your annual income by the number of years to retirement. This incorporates an estimate of your salary (assuming some normal raises over time) and adds the value of your employee benefits, like healthcare. Then, it subtracts the effect of taxes and what it costs your family to have you around.

Try our coverage estimator tool:  
<http://www.metlife.com/lifeneeds>.

Now that you know how life insurance and AD&D insurance can help you protect those who depend on you, take a moment and get the coverage you need.

## Get more insurance on your life by adding accidental death & dismemberment (AD&D) insurance<sup>2</sup>.

This extra protection can help provide financial security should a sudden accident take your life or cause you serious loss or harm. This coverage complements your life insurance coverage and helps protect you 24 hours a day, 365 days a year. Please see your Plan Summary for details. This protection covers you for:

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

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

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

1. Source: MetLife premium data. Your actual cost may vary based on the amount of coverage and the rate. Rates for term insurance vary depending upon such things as gender, age, class, health and other underwriting factors.

2. 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 your benefits administrator or 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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