



What is whole life insurance?

Worksite Whole Life Insurance is permanent life insurance you own, even when you change jobs or retire.¹

Whole life insurance is a great way to help protect your loved ones now and into retirement. Now more than ever, it's important to take steps to make sure your family would be financially prepared if you were no longer there to help with expenses like:

- Mortgage or rent payments
- Child care/education fees
- Transportation
- Insurance premiums
- Utilities
- Final expenses

You asked. We answered.

Why sign up for Whole Life Insurance? Find out with some FAQs

Who is eligible to apply for this coverage?

A. You, your spouse/domestic partner and your children. Spouse/domestic partner, and dependent children coverage can be purchased through an/a certificate/rider.²

I have a group term life plan at work. Why do I need whole life insurance?

A. Purchasing whole life insurance may be a great supplement to your employer-offered term life plan because it protects your loved ones for your entire life, for a level premium, whereas term life is for a more limited duration and typically becomes more expensive as you age. Whole life insurance is permanent coverage you own, meaning you can take it with you when you change jobs or retire with no change in the premium. It can help ensure that short- and long-term financial obligations could be taken care of if something unforeseen should happen.

Can I apply for this coverage without having to answer medical questions or take a medical exam?

A. Enroll for up to \$100,000 of coverage without answering any medical questions/If enrolling after this initial offer the guaranteed issue amount is subject to change.

Does my policy build cash value?

A. Yes, as you pay premium your policy will build guaranteed cash value that you can access at any time.³

How do I pay for my coverage?

A. Premiums will be paid through convenient payroll deduction, so you don't have to worry about writing a check or missing a payment. If you should change jobs or retire before the policy becomes paid up, you simply pay the monthly premium directly to MetLife by automatic bank draft or monthly bill.

How much does whole life insurance cost?

A. It may be less expensive than you think. This whole life insurance plan could be an economical way for you to provide for your loved ones. Premiums for employee coverage are guaranteed to remain level until age 70 (or in 20 years if purchased at age 51+ 100. At that time, the policy becomes fully paid with no further premiums due.

What if I become terminally ill?

A. An Accelerated Death Benefit for Terminal Illness Rider^{4,6} is included in your policy. The Accelerated Death Benefit for Terminal Illness Rider provides a death benefit of up to 80% of the death benefit amount (with any balance payable upon final claim). Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit.

Questions? Call MetLife Customer Service 1-800-GET-MET8 (1-800-438-6388)

1. Coverage can never be cancelled, as long as the insured pays the level premiums when due.
2. The employee does not have to apply for the spouse/domestic partner and children to apply for an individual policy. Employee has to be eligible (even if they don't apply) in order for the spouse/domestic partner and child to get an individual policy.
3. Restrictions apply. Certificate must not be a paid up benefit and a minimum cash value balance is required.
4. The Accelerated Death Benefit due to Terminal Illness Rider pays between 50%-100% (depending on plan design) of an insured's Life Insurance proceeds (with any balance payable upon final claim) in most states if the insured becomes terminally ill. Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit.
5. Accelerated Death Benefit for Chronic Illness Rider pays between 2-10% per month per month (up to a maximum of 80%) of an employee's Life Insurance proceeds (with any balance payable upon final claim), depending on plan design. Available on employee coverage only and not on spouse or children. This benefit is triggered by inability to perform (without substantial assistance from another individual) two of six Activities of Daily Living (bathing, continence, dressing, eating, toileting, and transferring) or requires substantial supervision due to severe cognitive impairment that is permanent in nature. Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit. May not be available in all states.
6. 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 not be subject to federal income 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 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 accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

Nothing in these materials is intended to be advice for any particular situation or individual. Like most group insurance policies, MetLife group life insurance policies contain certain exclusions, limitations and requirements for maintaining coverage in force. Any such exclusions, limitations and requirements will be described in the life insurance certificate. Whole Life insurance is issued by Metropolitan Tower Life Insurance Company, 5601 South 59th Street Lincoln, Nebraska 68516. Policy Form GPNP19MTL-3T. Certificate Number GCERT19MTL-01