

Life Insurance that helps you live your life.

Whether you're single, have a spouse, or a growing family, someone depends on you. It's important to take steps to make sure your family would be financially prepared if you were no longer there to handle expenses like:



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

How can having Worksite Whole Life insurance benefit you?

How much life insurance you need is a very individual matter, based on your own personal situation.

Purchasing whole life insurance provides coverage for your entire life, not just while you're working. Whole life insurance is coverage that you own; it can never be cancelled, even if your health changes. Because you own it, you can take it with you when you change jobs or retire with no change in the premium. It helps ensure that short- and long-term financial obligations could be taken care of if something unforeseen should happen.

Why should I enroll?

- Your health may change in the future.
- The premiums are based on your age at issue.

Now is a great time to take advantage of the cost-effective and convenient coverage being offered by your employer.

Includes Long Term Care Coverage

The cost of care can be significant over any length of time — whether short- or long-term. Whole Life insurance with an accelerated long-term care plan lets you tap into your life insurance coverage in a time of need.

This will take effect when you meet certain criteria¹ and can be used as needed including to cover expenses for care received at home, in assisted living or in a long-term care facility. The plan will pay 5% of face value per month, up to 80%. The remaining death benefit is payable to your beneficiaries.

You may have the ability to purchase whole life insurance coverage that includes the following features:

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

- Applying for coverage is easy...you can qualify if you are actively at work and answer a work status question.
- Ability to build guaranteed cash value that you can access at any time.²
- The earlier you purchase your coverage the lower the premium will be.

- Accelerated Death Benefit for Terminal Illness ³⁶pays up to 80% of the death benefit amount (with the balance payable upon final claim).
- Accelerated Death Benefit for Long Term Care ⁴⁶pays 5% per month up to 80% of the death benefit with 20% of the death benefit preserved.
- Spouse and dependent children coverage can be purchased through a certificate.⁵
- Portable coverage enables you to take your coverage with you when you change jobs or retire.
- Premiums for employee coverage are guaranteed to remain level until age 100. At that time, coverage becomes fully paid with no further premiums due and the death benefit remains equal to the face amount.

Feature / Process*	Description
Benefit Triggers	Chronically Ill means the Insured has been certified by a Physician as: <ol style="list-style-type: none"> 1) being permanently or temporarily unable to perform (without substantial assistance from another individual) at least two ADLs due to a loss of functional capacity; or 2) requiring substantial supervision by another individual to protect oneself from the threats to health and safety due to severe cognitive impairment.
Activities of Daily Living	<ol style="list-style-type: none"> 1) Bathing: Washing oneself by sponge bath; or in a either a tub or shower, including the task of getting into or out of the tub or shower 2) Continence: The ability to maintain control of bowel and bladder function; or, when unable to maintain control of bowel or bladder function, the ability to perform related personal hygiene (including caring for catheter or colostomy bag) 3) Dressing: Putting on and taking off all items of clothing and any necessary braces, fasteners, or artificial limbs 4) Eating: Feeding oneself by getting food into the body from a receptacle (such as a plate, cup, or table) or by feeding tube or intravenously 5) Toileting: Getting to and from the toilet, getting on and off the toilet, and performing related personal hygiene 6) Transferring: Moving into or out of a bed, chair, or wheelchair
Severe Cognitive Impairment	Means a deterioration or loss in intellectual capacity resulting in a deficiency in the Insured's: <ol style="list-style-type: none"> 1) short or long-term memory 2) orientation as to person, place, or time 3) deductive or abstract reasoning 4) judgment as it relates to safety awareness

1.Coverage cannot be canceled as long as the Insured pays the premiums when due. Insureds pay a premium until the age of 100 years, after which the policy becomes paid with no premiums due. Any outstanding loans will reduce the cash value and death benefit.

2.Restrictions apply. Certificate must not be a paid up benefit and a minimum cash value balance is required.

3.The Accelerated Death Benefit due to Terminal Illness 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.

4.Accelerated Death Benefit for Long Term Care pays 80% of the death benefit minus outstanding loans and loan interest with 20% of death benefit preserved. This is paid in monthly installments of 5%. Triggered if the insured becomes temporarily or permanently chronically ill and is receiving qualified long-term care services under a plan of care.

5.Employees need to be eligible for coverage in order to apply for a whole life certificate for their spouse or domestic partner and/or children. Spouse/Domestic Partner coverage on a guaranteed issue basis is \$25,000. Child coverage on a guaranteed issue basis is \$10,000. Coverage and eligibility for spouse or domestic partner may vary by state and is not 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. Worksite Whole Life insurance is issued by Metropolitan Tower Life Insurance Company, 5601 South 59th Street Lincoln, Nebraska 68516. Policy FormGPNP19MTL-3T. Certificate Number GCERT19MTL-01

