

# Whole Life Insurance Benefits

Whole Life Insurance may be a great supplement to any term life insurance you may already have because it protects your loved ones for your entire life, not just while you're working. Whole Life Insurance is permanent coverage you own; as long as the premiums are paid it can never be cancelled, even if your health changes.<sup>1</sup>

Available coverage is subject to certain minimums and maximums summarized in the Lifetime Coverage Limits table below.

Guaranteed Issue maximums are available in the employee's initial period of eligibility by answering "Yes" to the question ("Are you at work on a full-time basis, performing your usual duties?"). After the initial enrollment period guaranteed issue maximums are subject to change.

Proposed Insured	Ages	Guaranteed Issue	Subject to Medical Evidence of Insurability <sup>2</sup>
		Defined Benefit Certificates (Min – Max)	Defined Benefit Certificates (Min – Max)
Employee	17-70	\$10,000 - \$100,000	\$105,000 – \$5,000,000

\*Guaranteed Issue available for children at \$5,000-10,000 Face Amount Value only.

### Additional features may help provide you with even more protection:

- Accelerated Death Benefit for Terminal Illness Rider<sup>4,6</sup>** Automatically included in all policies at no additional cost. The Accelerated Death Benefit due to Terminal Illness Rider pays 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.
- Accelerated Death Benefit for Long-Term Care Rider<sup>5,6</sup>** helps cover costs associated with a chronic illness, which can be expensive and are not typically covered by medical plans. You may elect to claim an accelerated death benefit if you become permanently or temporarily chronically ill, meaning you are severely cognitively impaired (such as Alzheimer's) or are unable to perform two of six Activities of Daily Living, such as bathing, continence, or dressing, without assistance. You must also be receiving qualified long term care services. This benefit can be used as you see fit while you are still living and reduces the benefit payable at death. Pays 5% per month (up to a maximum of 80% of your Life Insurance proceeds (with any balance payable upon final claim). Available on employee certificate only. Any outstanding loans will reduce the cash value and death benefit. This rider may not available in all states.

### BENEFIT PAYMENT EXAMPLE

Sue Ellen was offered the ability to purchase a whole life certificate through her employer. She liked the idea of purchasing permanent life insurance coverage to provide for her children even after she retired.

Sue Ellen, age 40, purchased a \$50,000 certificate that would provide her with paid up insurance at age 70.

She dies during her working years at age 62 and her children are the beneficiaries of the whole life certificate.

100% of the insurance proceeds, \$50,000, is paid out to her children upon her death.

## Frequently Asked Questions

### Who is eligible to apply for this coverage?

You

### How do I pay for my coverage?

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

### Will my Whole Life Insurance premium increase?

Premiums for employee coverage are guaranteed to remain level until age 100 or age 70 (or 20 years from date of issue if purchased after age 50). At that time, the certificate becomes fully paid up with no further premiums due.

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

Because this coverage is available through your employment, you can qualify for coverage if you are actively-at-work and answer a work status question.

### Questions?

Call us at 800-GET-MET8

1. Coverage cannot be canceled as long as the Insured pays the premiums when due. Insureds pay a premium until age 100 or 70 (or 20 years from date of issue if purchased after age 50), after which the policy becomes paid with no premiums due.
2. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.
3. 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.
4. Accelerated Death Benefit for Long-Term Care (LTC) Rider pays 2-10% 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 the permanent or temporary inability to perform (without substantial assistance from another individual) two of six Activities of Daily Living (bathing, continence, dressing, eating, toileting, and transferring) or need for substantial supervision due to severe cognitive impairment. The insured must also be receiving qualified long-term care services. Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit. May not be available in all states.
5. 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.