

## Whole Life Insurance Benefits

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

[Spouses/[Domestic Partners] and children.<sup>3]</sup>

		Guaranteed Issue	Subject to Medical Evidence of Insurability <sup>2</sup>
Proposed Insured	Ages	Defined Benefit Certificates (Min – Max)	Defined Benefit Certificates (Min – Max)
Spouse/ Domestic Partner	18-70	\$5,000 – \$25,000	\$30,000 – \$5,000,000
Children 15 days- 26 years old)	15 days - 26	\$5,000 – \$10,000	\$15,000 – \$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</sup>** Automatically included in all policies at no additional cost. The Accelerated Death Benefit due to 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.
  - **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. The Insured 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.
- Accidental Death Benefit<sup>6</sup>** This rider doubles the insurance proceeds for an insured up to age 70 if an accidental death occurs within 12 months of the date of a covered accident and was a direct result of the accident independent of other causes. Available on employee, spouse/domestic partner, and children certificates.

## 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 100.

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, your spouse/domestic partner and children.<sup>3</sup>

### Will my Whole Life Insurance premium increase?

Premiums for employee coverage are guaranteed to remain level until age 100. 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 is subject to review and approval by MetLife based upon its underwriting rules. MetLife will review the information and evaluate any request for coverage based upon 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.
2. Employees need to be eligible for coverage in order to apply for a whole life certificate for their spouse/domestic partner and/or children. Coverage and eligibility for spouse/domestic partner may vary by state and is not available in all states.
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 and spouse certificate coverage only and not on 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.