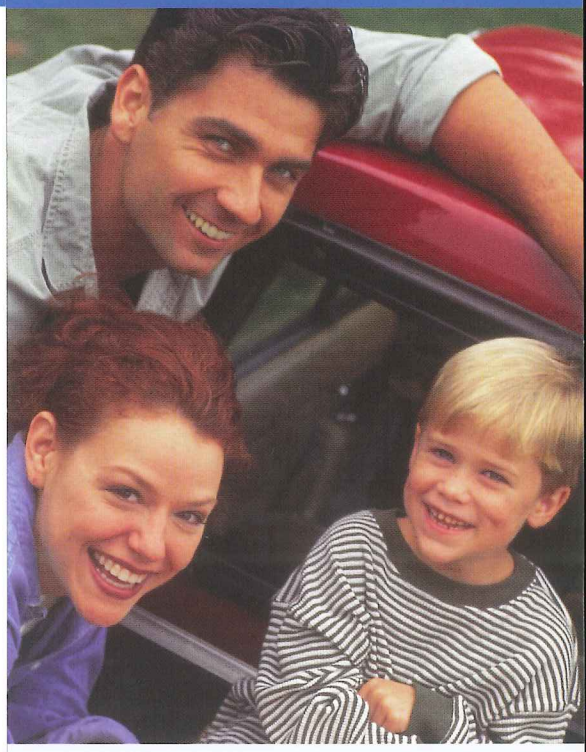
Protect the People Who Depend on You

MetLife®



There's no better investment than protecting your family's security.

With Enhanced Optional Life from MetLife, your employer is giving you a choice. Options that enable you to build life insurance coverage to fit your needs. Choose a little, a lot, or none at all. It's up to you. Enhanced Optional Life offers an easy way to buy the valuable life insurance coverage you need – all at affordable group rates.

It's Easy

- A portion of your coverage is available without medical questions. (See the accompanying enrollment materials for your premiums and maximums.)

Life Changes

- Your coverage can increase as your needs change. If you want to buy more coverage later, you can sign up for one additional $10,000 increment at policy anniversary without answering medical questions.1 (Plan maximums apply.)

Coverage You Can Keep

- If your present employment ends, you can choose to continue your employee Enhanced Optional Life coverage until age 80 under the policy's portability feature.[1]

Coverage When It Counts

- If you become disabled before age 60, you can keep your coverage in force to age 65 without paying premiums. (Certain conditions and limitations apply.)
- If you become terminally ill, you can collect 50% of your death benefit up to a maximum of $250,000. (Life expectancy must be certified to be 6 months or less by a physician.)

And, It's Convenient

- The premiums for the coverage you choose are paid through convenient payroll deduction.

Life is full of changes.

Your insurance needs change as you go through life – and the amount of life insurance you need now is probably different than what you needed a few years ago. While individual needs vary, some experts recommend coverage equal to 5 to 7 times your income.[1]

Q & A about MetLife's Enhanced Optional Life

How much employee Enhanced Optional Life can I buy?

You have the option to buy coverage in any amount ranging from $10,000 up to $500,000 depending on your salary. See the accompanying enrollment materials for your plan's coverage options. The maximum optional life amount available to you is 5 times your annual salary or $500,000, whichever is less. A portion of the coverage is available without medical questions. See the accompanying enrollment materials for your premiums and maximums.

How much does it cost?

See your enrollment materials for your premium rates. The premiums are based on your age in 5-year age brackets (Under 30, 30-34, 35-39, etc.). Your future costs will increase on the policy anniversary after you enter a new age bracket.

Once I've chosen the amount of Enhanced Optional Life insurance I want to buy, can I change my coverage later?

Yes. Each year at the policy anniversary, you can buy one additional $10,000 increment in employee coverage, up to your personal maximum, without medical questions.[2] (Plan maximums apply.) You have to provide evidence of insurability to increase your coverage by more than one increment or if your choice puts your coverage over the non-medical maximum for the first time.

If I'm diagnosed with a terminal illness, will I be able to receive any portion of my benefit before I die?

If you become terminally ill, you can collect up to 50% of your death benefit up to a maximum of $250,000. To receive this Accelerated Benefit, your life expectancy must be certified by a physician to be 6 months or less.

If I leave my employer, can I take my Enhanced Optional Life coverage with me?

Under the portability feature, your employee coverage amount can continue after termination of employment upon payment of the monthly premium.[1] Coverage will reduce by 50% the year you turn 70 and will terminate when you reach age 80.

When I retire, can I take my Core Buy-Up Life coverage with me?

Under the portability feature, your employee Buy-Up coverage amount can continue after retirement if you were covered under the plan the day prior to your retirement upon the payment of the monthly premium. Coverage will reduce by 50% the year you turn 70 and will terminate when you reach age 80.

[1] Portability option not available in VT.

[2] Does not apply to times salary incremental plans.

Like most group life insurance policies, MetLife group policies contain exclusions, limitations, terms and conditions for keeping them in force.

have you met life today?®

MetLife®

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