

Helping navigate life's twists and turns

Life insurance is critical to reducing employees' financial stress. With the right planning and support employees can ensure their families' wellbeing. That's why we offer services that help employees live their best lives. MetLife AdvantagesSM provides actionable tools and resources to help employees navigate life's twists and turns.

Helping employees plan for their families' needs.

- **Will Preparation¹** — Ensuring final wishes are clear. Employees can choose to work one-on-one with an attorney, in-person or on the phone, to prepare or update a will, living will, or power of attorney. Or, do-it-themselves with our online² will preparation services.
- **Funeral Discounts and Planning Services³** — Alleviating the burden of making funeral arrangements from their loved ones. Employees get exclusive access to the largest network of funeral homes and cemeteries to pre-plan with a counselor and receive discounts on funeral services.
- **Digital Legacy⁴** — Sharing important documents is easy with **MetLife Infinity[®]**. Employees can use a digital application to store important documents securely such as deeds, wills, and personal photos and videos.
- **Retirement Planning⁵** — Helping employees retire with confidence. Employees have access to workshops that offer comprehensive retirement and financial education to help plan for the future through **Retirewise[®]**.



26%
of survivors reported their spouse/partner had a will at the time of their death*

Offering assistance through life's changes.

- **Portability⁶** — Offering continuation of coverage at competitive group rates. Employees can take their life insurance benefits with them without creating a gap in coverage.
- **Transition Solutions⁵** — Easing workplace transitions. Employees get assistance with time-sensitive benefit and financial decisions to help them make the right choices during employment transitions.
- **Travel Assistance⁷** — Giving peace of mind while traveling. Employees have access to medical, travel, and concierge services — 24 hours a day, 365 days a year, while traveling domestically or internationally.



52%
of employees worry about their ability to make the right financial decision for them and their family**

Providing compassionate support through difficult times.

- **Grief Counseling⁸** — Offering professional support in a time of need. Face-to-face sessions with a licensed counselor to help employees cope with a loss or major life change. Or, employees can speak to a licensed counselor while in the comfort of their home through the helpline.
- **Funeral Assistance⁹** — Helping to simplify funeral arrangements. Employees work with compassionate counselors that assist with customizing funeral arrangements with personalized, one-on-one service.
- **Beneficiary Claim Assistance⁵** — Making the claims process easy. Beneficiaries receive guidance from experts as they work through their options and financial needs with our **Delivering The Promise[®]** services.
- **Estate Resolution Services¹** — Settling an estate with confidence. With unlimited consultations, either face-to-face with an attorney or by phone, your employees and/or their beneficiaries can settle an estate with confidence.
- **Life Settlement Account⁹** — Reducing the pressure of immediate financial decisions. Beneficiaries can take their time to make the right decision with the flexible settlement option that gives full access to policy funds while earning a guaranteed minimum interest rate through **Total Control Account**.



50%
of survivors with access to grief counseling used it*

**Get expert guidance for confident decisions.
Contact your MetLife representative today.**

* MetLife's 2015 Study of the Financial Impact of Premature Death

** MetLife's 14th Annual U.S. Employee Benefit Trends Study, 2016

1. Will Preparation and MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio, a MetLife company. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.
2. WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters.
3. Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for "At Need" services only. Not approved in AK, FL, KY, MT, ND, NY and WA.
4. MetLife Infinity is offered by MetLife Consumer Services, Inc., an affiliate of Metropolitan Life Insurance Company.
5. MetLife administers the Delivering the Promise, Transition Solutions and Retirewise programs, but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially-trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing these programs through MetLife.
6. To the maturity age specified in your certificate. If an employer replaces MetLife GVUL with another group life insurance plan or otherwise terminates the MetLife group contract, coverage may also be terminated, even after retirement or separation from employment
7. Travel Assistance and Identity Theft Solutions services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd's London (not incorporated) through Lloyd's Illinois, Inc. Neither AXA Assistance USA Inc. nor the Lloyd's entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.
8. Grief Counseling and Funeral Assistance services are provided through an agreement with Harris, Rothenberg International (HRI), Inc. HRI is not an affiliate of MetLife, and the services HRI provides are separate and apart from the insurance provided by MetLife. HRI has a nationwide network of over 35,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. Subject to state regulatory approval, not approved in all states. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/ relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to a insureds, their dependents and beneficiaries who must have received a serious medical diagnosis or suffered a loss that has occurred, meaning, the diagnosis or loss must have taken place (death in the family, job loss, a finalized divorce or separation). Events that may result in a loss are not covered under this program unless and until such loss has occurred.
9. Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCA are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to Total Control Accounts will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

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