

Protect what matters most, while saving for the future.

One policy, two benefits.
Enrollment dates



Life insurance protection

- Each year during enrollment, you have a special opportunity to increase your existing GUL supplemental life insurance coverage by **2 times your salary up to 3 times to a maximum of \$300,000** with no medical questions.¹
- You may apply for up to 10 times your salary to a maximum of \$1,000,000 by completing a Statement of Health.¹
- Spouse/domestic partner coverage is available in \$10,000 increments up to \$100,000 by completing a Statement of Health.¹ Child coverage of \$5,000 or \$10,000 is also available as guaranteed issue.
- Portable – take it with you if you change jobs or retire²
- Flexible – update your policy as your needs change²
- Tax-free death benefit for your beneficiaries³
- Access <https://mybenefits.metlife.com> or increase your GUL insurance coverage, make savings elections and update beneficiaries.
- Review your need for life insurance at www.metlife.com/lifeneeds

Tax-advantaged savings opportunity

- Contribute to an interest-bearing account with a guaranteed interest rate⁴
- Any interest grows tax-deferred⁵
- No early withdrawal penalties or surrender charges⁶
- Tax-free withdrawals up to your cost basis – which includes after-tax savings contributions plus all life insurance premiums paid⁶



Scan to watch a brief
video about GUL
insurance.

Value-added services

- **Estate Planning Services:**^{7, 8} offers unlimited access to create and execute key estate planning documents online, or unlimited face-to-face access with a MetLife Legal Plans' attorney to prepare or update a will, living will, power of attorney and other estate documents. Get started at www.legalplans.com/estateplanning
- **Will Preparation:**⁷ one-on-one with an attorney, in-person or on the phone to prepare or update a will, living will or power of attorney.
- **Estate Resolution Services:**⁹ The executors/administrators of both your and your spouse's/domestic partner's estates will have unlimited in-person and telephone access to the legal services of a participating MetLife Legal Plans attorney to handle probating the estate. Get started by calling MetLife Legal at 800-821-6400 and provide your company name and group number **0262199**.
- **Grief Counseling and Funeral Assistance:**¹⁰ Accessing professional support in a time of need. Meet in person or by phone with a licensed counselor to help cope with a loss or major life change. Call or visit TELUS Health 888-319-7819 or one.telushealth.com. Username: metlifeassist and Password: support.
- **Funeral Discount and Planning Services:**¹¹ Through Dignity Memorial, you and your family will have access to compassionate counselors as well as discounts of up to 10% off funeral, cremation and cemetery services through the largest network of funeral homes and cemetery providers in the United States.
- **Empathy:**¹² Offers extensive beneficiary services beyond claim filing, including guidance on probating an estate, assistance with closing financial and social media accounts, help with filing for Social Security Administration benefits and ongoing emotional support.

Act now: Access <https://mybenefits.metlife.com> to enroll or increase your GUL insurance coverage, make savings elections and update beneficiaries.

For GUL service, call
800-756-0124, Monday through
Friday, 8:00 a.m. to 8:00 p.m. (ET)

1. Applications for coverage are subject to review and approval by MetLife. Increased coverage may be subject to underwriting. MetLife will 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. MetLife may request additional information to evaluate your coverage request. Coverage will be effective in accordance with the applicable policy and certificate after approval by MetLife. Only applicants who reside in a US state, the District of Columbia, or Guam, Northern Mariana Islands, Puerto Rico or US Virgin Islands are allowed to complete their SOH form online (where available). Otherwise, applicants will be provided with a paper SOH form. Individuals residing outside of the US or in certain US territories must be on US payroll and be approved by MetLife before being provided with an SOH form.
2. To the maturity age specified in your certificate. If your plan sponsor replaces MetLife GUL with another group life insurance plan or otherwise terminates the MetLife group policy, your coverage will also be terminated. Rates will increase if you leave your employer or are no longer eligible under the group and choose to continue your coverage.. If you have ported or otherwise continued your coverage after retirement or separation from employment and the plan sponsor later terminates the group policy, cost of insurance rates may increase as a result of such termination.
3. In general, death benefits are received income tax free.
4. The current crediting rate on the interest-bearing account is subject to change without notice but will not fall below the guaranteed minimum in your certificate. Guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company.
5. Earnings within your GUL coverage grow income tax-free while the policy stays in force. Please consider your time horizon, tax rates, and the effect of fees and expenses, including any premium expense charge, when evaluating the benefit of GUL tax deferral. See your Certificate for complete information.
6. In general, participants may withdraw cash value equal to premiums paid without tax consequences. However, if the funding of the certificate exceeds certain limits, it will become a "modified endowment contract" (MEC) and become subject to "earnings first" taxation on withdrawals and loans. An additional 10% penalty for withdrawals and loans taken before age 59½ will also generally apply to MECs. We will notify you if a contribution would cause your certificate to become a MEC. Withdrawals and loans will reduce the death benefit and cash value and thereby diminish the ability of the cash value to serve as a source of funding for cost of insurance charges, which increase as you age. Withdrawals are subject to an administrative fee of 2% of the amount withdrawn, not to exceed \$25. Outstanding loan amounts do not participate in the interest credited to the interest-bearing account and can have a permanent effect on certificate values and benefits. Upon surrender, lapse, or case termination, including those circumstances where termination of the group contract results in termination of individual certificates/policies, loans become withdrawals and may become taxable to the certificate owner.
7. Will Preparation is offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York situated or principally located 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.
8. Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. 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. Estate Resolution Services is available in the event the insured or their spouse/domestic partner passes away, and not for the death of extended family members (i.e. child, parents, grandparents, in-laws).
9. Digital Estate Planning without online notary is available to all individuals residing within the United States (except in any U.S. territory) regardless of any MetLife relationship or product. Digital Estate Planning with online notary is only available to individuals covered by GUL insurance. It is not available for individuals residing outside the United States or in any U.S. territory. Domestic partnerships are not currently supported; however, if you have contributory life coverage and are in a domestic partnership, you may use a MetLife Legal Plans attorney for your planning needs. If you are unable to access the MetLife Legal Plans website, you can find a network attorney by calling MetLife Legal Plans at 1-800-821-6400, Monday through Friday, 8am – 8pm EST. Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI.
10. Grief Counseling and Funeral Assistance services are available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss and provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Information disclosed directly to TELUS Health is not disclosed to MetLife and, therefore, is not subject to MetLife's privacy policy.
11. Services and discounts are separate and apart from the insurance provided by MetLife and 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. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife. Not approved for Non-Employer group policies situated in WA and Employer and non-Employer group policies in AK, FL, KY, MT, ND, and NY. If the group policy is issued in an approved state, the discount is available for services offered 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. Discounts on Dignity Memorial services are unavailable for WA residents for coverage issued under a multiple-employer trust.
12. Empathy's bereavement services and platform are provided through an agreement with The Empathy Project, Inc., (doing business as Empathy). Empathy is not an affiliate of MetLife, and the services Empathy provides are separate and apart from the insurance provided by MetLife. This program is available to the beneficiaries of deceased insureds covered under MetLife Group Life insurance programs and to insureds who are terminally ill and eligible to accelerate life proceeds under MetLife's Accelerated Benefit Option. Empathy's terminal illness services are not available on NY policy forms or policy forms operating under NY jurisdiction. Empathy is only available to insureds and beneficiaries who are US residents. Information disclosed directly to Empathy is not disclosed to MetLife and therefore is not subject to MetLife's privacy policy.

Any discussion of taxes is for general informational purposes only and does not purport to be complete or cover every situation. MetLife, its agents and representatives may not give legal, tax or accounting advice and this document should not be construed as such. Please confer with your qualified legal, tax and accounting advisors as appropriate.

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Nothing in these materials is intended to be advice for any particular situation or individual. Please consult with your own advisors for such advice. Like most insurance policies, MetLife GUL contains exclusions, limitations and terms for keeping it in force. MetLife can provide you with costs and complete details. MetLife is not an ERISA investment fiduciary and is not providing investment advice to the plan, its fiduciaries or its participants, and does not exercise discretionary authority and control over plan assets.

Group Universal Life (GUL) is issued by Metropolitan Life Insurance Company, New York, NY 10166. Certificate Form G.9704(2009)

