



Life and Accidental Death Insurance

Can be a cost-effective way to help protect your family and finances in the event something happens to you.

For many people, life insurance helps ensure that if something unforeseen should happen, short- and long-term financial obligations could be met. It's important to take steps to make sure your family would be financially prepared if you were no longer there to handle expenses like:

- Mortgage or rent payments
- Utilities
- Insurance premiums
- Transportation
- Credit card bills

Accidental death benefits (AD) can help provide financial security should a sudden, covered accident take your life or cause you serious loss or harm. This coverage complements your life insurance coverage and can help protect you 24 hours a day, 365 days a year.

**You asked.
We answered.**

Why Supplemental Annual Renewable Term Life and Accidental Death Insurance? Find out with some FAQs.

What is the guaranteed issue term life insurance offer?

- A. New members and new Police Academy graduates, depending on their age, may enroll, for a limited time, in the MetLife Term Life Insurance plan with no underwriting. No exams. No tests. Your acceptance is guaranteed!¹

What if I want more coverage than what is available through this guaranteed issue offer?

- A. Members and their spouse/domestic partner may apply for more coverage by completing our standard application that includes medical questions¹.

Is there a time limit on this guaranteed issue offer?

- A. Yes. You have 90 days from your date of membership or date of graduation to enroll.

It's important to review your life insurance needs periodically to help ensure your family is protected.

How much life insurance do I need ?

- A.** It may be more than you have now. You should keep in mind that insurance needs change as your life changes — for example, getting married, starting a family or purchasing a home. Many people are surprised to learn that they may not have enough life insurance to cover the many expenses their loved ones may face.

We've made it very simple to help you determine the amount of coverage you may need now:

Go to www.metlifeeasier.com / www.lifeonlinecalculator.com and click on the easy-to-use life insurance calculator to find your answer in minutes.

How much does MetLife Term Life Insurance cost?

- A.** It may be less expensive than you think. MetLife and IBT of PORAC have designed these life insurance plans to be a cost-effective way for you to help provide for your family. You'll enjoy competitive rates, with a wide range of coverage amounts to choose from.

I already have life insurance through my employer. Why get more?

- A.** While having some life insurance provided by your employer is a great benefit, it may not be enough to adequately provide for your family. Additional life insurance can give your family greater financial security.

What additional plan benefits are included?

- A.** The following additional plan benefits are included:

Grief Counseling³ Access 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.

Will Preparation Services⁵: Helping to ensure your final wishes are clear. Get help preparing or updating a will, living will or power of attorney.

Estate Resolution Services⁵: Settling an estate with confidence. With unlimited consultations, either in person with an attorney or by phone, including court representations.

Accelerated Benefit Option⁶: Receive a percentage of your life insurance in the event that you become terminally ill and are diagnosed with no more than a specified amount of time to live.

Funeral Planning Assistance³: Honoring a loved one's life. Work with compassionate counselors that assist with customizing funeral arrangements with personalized one-on-one service.

Total Control Account⁷: Provides your loved ones with a safe and convenient way to manage life insurance proceeds.

Dignity Memorial⁸: Get access to the largest network of funeral homes and cemeteries to pre-plan with a counselor and receive discounts on funeral services.

Waiver of Premium: Life insurance can continue, and no further premium payment may be required if you become disabled prior to age 60 and remain disabled for six (6) continuous months.

How do I pay for my coverage?

- A.** Discuss your payment options with your plan administrator.

Don't miss out on this important benefit offer. Return your completed, signed application today.

Have other questions?

To apply for coverage, or for more information, please contact your plan administrator.

Standard Issue Supplemental Annual Renewable Term Life Insurance

1. You must be performing your normal activities (not confined at home under a physician's care; not receiving or applying to received disability benefits from any source; and not hospitalized) for coverage to become effective. All applications for coverage are subject to review and approval by MetLife. 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. Coverage will be effective in accordance with the applicable policy and certificate after approval by MetLife. Grief Counseling and Funeral Planning Assistance are 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. TELUS Health has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. 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). This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred.
2. MetLife reserves the right to modify pricing in accordance with the policy.
3. Will preparation and MetLife 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. 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.
4. 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 the 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. The ABO benefits are intended to qualify for favorable federal tax treatment, in which case the benefits will not be subject to federal 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 ABO 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 ABO benefits will have on public assistance eligibility for you, your spouse or your family.
5. 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 assets backing the Total Control Account (TCA) are maintained in the general account of MetLife or the Issuing Insurance Company. These general accounts are subject to the creditors of MetLife or the respective Issuing Insurance Company. MetLife or the Issuing Insurance Company bears the investment experience of such assets and expects to earn income sufficient to pay interest to TCA Accountholders and to make a profit on the operation of the TCAs. Regardless of the investment experience of such assets, the effective annual rate on the Account will not be less than the rate guaranteed on the welcome guide. The TCA and other available settlement options are not bank products and are not insured by the FDIC or any other governmental agency. In addition, while the funds in your account are not insured by the FDIC, they are guaranteed by each state's insurance guarantee association. The coverage limits vary by state. Please contact the National Organization of Life and Health Insurance Guaranty Associations (www.NOLHGA.com or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.
6. 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 Not approved for group policies situated in AK, FL, KY, MT, ND, NY, and WA. 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. Not available where prohibited by law.

Coverage may not be available in all states. Please contact your plan administrator for more information.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact your plan administrator for costs and complete details.

MetLife Group Term Life and AD insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166, under Policy Form GPN99/G2130-S.