

Why is life insurance important?

It's a cost-effective way to help protect your family and finances in the event something happens to you. For many people, it 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
- Child care/education fees
- Utilities
- Transportation
- Insurance premiums
- Credit card bills



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

Q. What is 10-Year and 20-year level term life insurance?

A. Your individual premium remains level for the initial term under the 10-year and 20-year plans and will not increase during the initial term due to your age or health status.

Q. 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, chances are it may not be enough to adequately provide for your family. Additional life insurance can give your family greater financial security.

Q. 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.lifeonlinecalculator.com and click on the easy-to-use life insurance calculator to find your answer in minutes.

Q. What additional plan benefits are included?

A. The following additional plan benefits are included:

Grief Counseling¹: 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 Services²: Helping to ensure your final wishes are clear. Get help preparing or updating a will, living will or power of attorney.

Estate Resolution Services²: Settling an estate with confidence. With unlimited consultations, either in person with an attorney or by phone, including court representations.

Accelerated Benefit Option³: 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 Assistance¹: Honoring a loved one's life. Work with compassionate counselors that assist with customizing funeral arrangements with personalized one-on-one service.

Total Control Account^{®4}: Provides your loved ones with a safe and convenient way to manage life insurance proceeds.

Dignity Memorial^{®5}: Get access to the largest network of funeral homes and cemeteries to pre-plan with a counselor and receive discounts on funeral services.

Q. How much does Level Term Life Insurance cost?

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



Have other questions?

Don't miss out on this important benefit offer.

If you have any questions, please call ISI Insurance Specialists, Inc. today at **1-888-474-1959** or visit

<https://startprotectingyourfuture.com/isi/isi>.

1. Grief Counseling and Funeral Planning Assistance are provided through an agreement with LifeWorks US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks 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. Will preparation and MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. 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-sitused 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.
3. The Accelerated Benefits Option (ABO) is subject to state availability and regulation. 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.
4. 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 TCA, and expects to earn income sufficient to pay interest to TCA Accountholders and to provide a profit on the operation of the TCAs.
5. 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. SCI offers planning services, expert assistance, and bereavement travel services to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers have been pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for funeral services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For TN, the funeral services discount is available for "At Need" services only. Not approved in AK, FL, KY, MT, ND, NY and WA.

Coverage may not be available in all states. Please contact ISI Insurance Specialists, Inc. at 1-888-474-1959 for more information.

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 ISI Insurance Specialists, Inc. at 1-888-474-1959 for costs and complete details.

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