* You must be performing your normal activities for coverage to be effective.

** Non-Smoker rates are for those who have not used tobacco in any form during the past 12 months and whose lifestyle and health history meet the Non-Smoker underwriting guidelines. Premiums shown for each age are semi-annual rates for the initial premium period and are adjusted when you reach a new age bracket. Rates are adjusted when you reach a new age bracket at five year intervals until age 75 when coverage terminates. Rates for tobacco users are available from the plan administrator. Spouse coverage cannot exceed the member's elected amount of coverage.

1. Coverage reduces at age 65 to 75% of the face value and at age 70 to 50% of the face value amount before age 65.
2. Rates are subject to change.
3. The Accelerated Benefits Option (ABO) is subject to state regulation and generally receives favorable federal income tax treatment. This information was written as a supplement to the marketing of insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with an independent tax advisor about your own 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. Will Preparation Services and Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, Will Preparation Services and Estate Resolution Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI. These services are provided at no additional cost to those who purchase Supplemental Life Insurance only. 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.

Policy Form # 151697-1-G

Like most insurance policies, MetLife policies contain certain exclusions, reductions, limitations and terms for keeping them inforce. All policies and riders may not be available in all states. Details of policy provisions are in the Certificate provided to each person.

This is meant to be a brief summary of the plan benefits and limitations. For a complete review of terms, conditions, limitations and exclusions please refer to the certificate of insurance.

Please contact Insurance Specialists, Inc. at 1-888-474-1959 for complete details.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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