Personal assistance when your group life insurance benefits change

Guidance for making benefits decisions

MetLife

Navigating life together

Life insurance protection is important — whether you’re working or not. There are a lot of options and it can be confusing. Let us help you sort it out.

Your group life insurance benefits will decrease or end soon. You have choices to make and time is critical. There’s a lot to think about:

- What are all your options?
- What are the best choices for you and your family?
- What will happen if you do nothing?

As part of a special employee financial education program, MetLife has an arrangement for third party financial professionals to answer your questions, and provide you with information about continuing your group life insurance. This might include identifying other lower-cost alternatives and information on other financial decisions you may need to make at this time. This personal consultation is available to you at no cost.

Here are some of the questions a specially trained financial professional can help you evaluate:

- If you promptly become re-employed, what are the types of benefits that will be provided by your next employer?
- If you choose not to reenter the workforce, what benefit coverages will you need?
- What is adequate protection for your other insurance needs?
- What benefit does your life insurance policy offer with regard to accumulating cash value?

Get the guidance you need to help make the right decisions for your situation.

To arrange for a third party financial professional to contact you directly, call us at **1-877-275-6387.** We're here to help.

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Any information provided as part of the PlanSmart program is for educational purposes only. It is not intended to provide legal, tax, investment, or financial advice or make any recommendation as to whether any investment or savings option is appropriate for you. Each individual's legal, tax, and financial situation is unique; therefore, you should consult with your own attorney, accountant, financial professional or investment advisor regarding your specific circumstances. MetLife does not provide legal, tax, or investment recommendations or advice.

MetLife administers the PlanSmart program and has arranged to have specially-trained third party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.

Third-party financial professionals provide securities and investment advisory services offered through qualified registered representatives of MML Investors Services, LLC. Member SIPC. www.SIPC.org. 6 Corporate Drive, Shelton, CT 06484, Tel: 203-513-6000. MMLIS is not affiliated with MetLife Consumer Services or any of its affiliates.

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