

Why is life and voluntary accidental death and dismemberment insurance important?

It can be 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
- Utilities
- Insurance premiums
- Child care/education fees
- Transportation
- Credit card bills



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

Voluntary accidental death and dismemberment benefits (VAD&D) 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.

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, 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.

Q. What additional plan benefits are included?

A. The following additional plan benefits are available:

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.

Q. How much does MetLife Term Life Insurance cost?

A. It may be less expensive than you think. MetLife has 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 your plan administrator today at **1-800-952-4050** or visit **www.ffi-benefits.org/insurance**

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 MetLife Legal Plans, Inc., 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.

Coverage may not be available in all states. Please contact your plan administrator at 1-800-952-4050 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 plan administrator at 1-800-952-4050 for costs and complete details.

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