



## Life 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
- Child care/education fees
- Transportation
- Credit card bills

**You asked.  
We answered.**

**Why Term Life Insurance? Find out with some FAQs.**

### What is the guaranteed issue term life insurance offer?

**A.** New members, depending on their age, may enroll, for a limited time, in Term Life Insurance with no underwriting. No exams. No tests. Your acceptance is guaranteed!<sup>1</sup>

### Is there a time limit on this guaranteed issue offer?

**A.** Yes. You have 90 days from receiving this offer to enroll.

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

**A.** Members may apply for more coverage by completing our standard application that includes medical questions<sup>1</sup>.

### 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](http://www.lifeonlinecalculator.com) and click on the easy-to-use life insurance calculator to find your answer in minutes.

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

## How much does Term Life Insurance cost?

- A. It may be less expensive than you think.** MetLife and the American Bar Association have designed this life insurance plan 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.

## What additional plan benefits are included?

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

**Accelerated Benefit Option<sup>2</sup>:** 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.

**Total Control Account<sup>3</sup>:** Provides your loved ones with a safe and convenient way to manage life insurance proceeds.

**Automatic Benefit Increases:** May increase your initial benefit amount.

## Have other questions?

If you have any questions, wish to apply for coverage or need more information, please call USI Affinity at 1-855-874-0264.

1. You must be performing your normal activities for coverage to become effective.
2. 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.
3. 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](http://www.NOLHGA.com) or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.

Coverage may not be available in all states. Please contact USI Affinity at 1-855-874-0264 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 USI Affinity at 1-855-874-0264 for costs and complete details.

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