



## One-Step Express 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 One-Step Express Term Life Insurance?  
Find out with some FAQs.**

### What is the one-step express term life insurance offer?

**A.** Members<sup>1</sup>, depending on their age, may apply for coverage, using our short-form application. It's a simplified way to apply for life insurance coverage. This form includes only a few medical questions and asks for your height and weight and one hospitalization question. If we find no further medical information is needed upon review of your application, then you're done!

### What if I want more coverage than what is available through this one-step express offer?

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

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

## 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.

## How much does Term Life Insurance cost?

- A.** It may be less expensive than you think. MetLife has 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.

## How do I pay for my coverage?

- A.** Discuss your payment options with USI Affinity at 1-855-874-0264.

### 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. If answers to medical questions are unfavorable, full medical underwriting may be required and coverage is subject to approval of insurer. Coverage will be effective in accordance with the applicable policy and certificate after approval by MetLife.
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 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.