

American Bar Association Plan Summary

Supplemental life insurance can be a cost effective way to provide life insurance benefits at an affordable cost.

Eligibility

All members¹ of the American Bar Association in good standing under the age of 60 who are able to perform normal activities² and their spouses/domestic partners.

Maximum benefit amount

For the Member and Member's Spouse/Domestic Partner

Age	Amount
Under the age of 40	An amount from the minimum of \$10,000 up to \$500,000 in \$10,000 increments ³ .
Age 40-49	An amount from the minimum of \$10,000 up to \$250,000 in \$10,000 increments ³ .
Age 50-59	An amount from the minimum of \$10,000 up to \$125,000 in \$10,000 increments ³ .

Your spouse/domestic partner's coverage amount cannot exceed 100% of your coverage.

For the Member's Dependent Children⁴

Flat Amount /Option 1	\$25,000
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Additional plan benefits

Life insurance can be a critical first step in helping to ensure your family's financial wellbeing. With your supplemental term life Insurance coverage, you get access to meaningful features to help you make the right decisions to manage what life may bring, at no additional cost to you.



Valuable built-in features

Total Control Account^{®5}

The Total Control Account (TCA) is a settlement option that provides your loved ones with a safe and convenient way to manage life insurance proceeds. They'll have the convenience of immediate access to any or all of their proceeds through an interest bearing account with unlimited check-writing privileges. The Total Control Account also allows beneficiaries time to decide what to do with their proceeds.

Accelerated Benefits Option⁶

You can receive up to 80% of your supplemental term life insurance proceeds to a maximum of \$200,000 in the event that you become terminally ill and are diagnosed with less than 24 months⁷ to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

Automatic Benefit Increases

Original coverage amount will increase 10% each year for a maximum of 10 years or when the total face amount reaches the plan maximum.⁸ To receive each increase, you must be under age 60 and able to perform normal activities as defined in your Certificate of Insurance. Your total premium increases annually to reflect your increased insurance. Once a participant declines an annual increase they cannot add this benefit later.

Learn More

Is a medical exam required?

You must complete our short-form application. It's a simplified way to apply for life insurance coverage. If you can answer no to a few medical questions, that application could be all that is needed.⁹

Will this plan pay in addition to other coverage?

Yes. This plan pays in addition to any other insurance coverage you have. The plan also stays with you until your coverage ends – even if you are no longer an American Bar Association member. If also electing coverage under the 10-year Level Term life insurance plan and/or 20-year Level Term life insurance plan and/or the 50+ Term Life insurance, a combined maximum benefit amount of \$3,000,000 between all Group Life Insurance plans under this policy will apply

How long can my coverage continue?


Your coverage can continue as long as you pay your premium when due, remain a member, have not reached age 85, remain in an eligible class, the insurance continues for your class, the participating association continues to participate in the trust and the policy remains in force. Please see the certificate of insurance for details.

Would I have the ability to continue coverage, should my plan end?

Yes, in many instances. If your insurance ends for a reason other than non-payment of your premiums, you may be able to convert your coverage into a term life insurance policy from Metropolitan Life Insurance Company or an affiliate without providing evidence of insurability. Please see the certificate of insurance for details, including eligibility for conversion and amount of coverage that may be converted.

Are there any exclusions to my coverage?

Yes. Benefits will not be paid if the member's or dependent's death occurs from suicide, or if health is misrepresented, within 2 years from the date life insurance for you takes effect.

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1. You must be a member of the American Bar Association to qualify for this insurance plan.
 2. Normal activities means that you are able to perform the normal activities of a person of like age and sex, with like occupation or retired status.
 3. Coverage reduces at age 60 to 66% of the face value amount, at age 65 to 46% of the face value amount, at age 70 to 30% of the face value amount, at age 75 to 15% of the face amount, and at age 80 to 10% of the face value amount. Coverage terminates at age 85.
 4. Refers to your unmarried, dependent children from 14 days old up to age 26,
 5. 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 or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.
 6. The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income 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 accelerated 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 accelerated benefits will have on public assistance eligibility for you, your spouse or your family.
 7. Life expectancy guidelines can vary based on state regulations.
 8. You must be able to perform normal activities at the time of the offer.
 9. If answers to medical questions are unfavorable, then full underwriting may be required and coverage is subject to approval of insurer.

In some cases a medical exam may be required (at no cost to you). When you apply, simply answer the health questions. Depending on the amount applied for, a paramedical exam and blood test may be required, which will be scheduled at your convenience. Even if you have a health condition, you still may qualify.

Coverage may not be available in all states. Please contact USI Affinity at 1-855-874-0264 for more information.

Rates may be changed on the entire group plan or on a class basis and on any premium due date on which benefits are changed. A class is a group of people defined in the group policy. Benefits are subject to change upon agreement between Metropolitan Life Insurance Company and the participating organization.

The association and/or the plan administrator incurs costs in connection with providing oversight and administrative support for this sponsored plan. To provide and maintain this valuable membership benefit, MetLife may compensate the association and/or the plan administrator for these and/or other costs.

All applications for coverage are subject to review and approval by MetLife. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage. Coverage will be effective in accordance with the applicable policy and certificate after approval by MetLife. Only applicants who reside in a US state, the District of Columbia, or Guam, Northern Mariana Islands, Puerto Rico or US Virgin Islands are allowed to complete their SOH form online (where available). Otherwise, applicants will be provided with a paper SOH form. Individuals residing outside of the US or in certain US territories must be on US payroll and be approved by MetLife before being

provided with an SOH form.

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.

Policy number 160667-1-G

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

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