

Life insurance is a cost-effective way to protect your loved ones. Should something unforeseen happen to you, it helps ensure that short- and long-term financial obligations could be met. If you have a spouse or domestic partner, if you have children, they may rely on you to help keep the household running. Paying the mortgage or providing for a child's college education could become more difficult.

Consider these average Group Term Life Insurance policy costs for a healthy 35-year-old:

\$50,000

in coverage estimated cost \$3–\$4 per month³



\$250,000

in coverage estimated cost \$13–\$20 per month³



That's a movie ticket and popcorn!⁴

\$500,000

in coverage estimated cost \$25–\$40 per month³



That's one month at a fitness center!⁴

The advantages of getting life insurance through work:

- · Competitive group rates
- Convenient payroll deductions
- · Easy access to enrollment
- Educational tools to help you decide how much insurance is right for you

The tax advantage

Your beneficiaries typically won't need to pay income tax on the payments they receive.⁵

Consider this scenario:

My mother passed away when she was only 49. Despite our devastation, my brother and I were able to continue our education because she planned ahead and bought life insurance. That's why my husband and I decided to buy a policy after the birth of our sons. We want them to be financially secure if anything were to happen to us.*

TICID CIISAIC YOUI IAIIIIIY S IIIIAIIGIAI SCOUTILY WILL WICLETTO ETIC IIISAIAIT	Help ensure your	our family's finan	cial security with I	MetLife Life Insurance
---------------------------------------------------------------------------------	------------------	--------------------	----------------------	------------------------

Frequently Asked Questions

- Q. What is a beneficiary?
- A. The person you choose to receive the life insurance proceeds should something happen to you. It's possible to have multiple beneficiaries and you can update them regularly should your circumstances or needs change.
- Q. I already have basic life insurance through my employer, why do I need more?
- A. While having life insurance provided by your employer is a great benefit, it's possible that it may not be enough to adequately provide from 0:000 Two Pm)-37 tquao