

# Deliver solutions for life

## Make life simpler for your clients

You can help your clients protect one of the most valuable assets — their employees. From flexible coverage options to a compassionate claims experience, when you recommend life insurance from MetLife, you can count on us to help you deliver.



## Add value your clients appreciate

With MetLife Advantages, your clients can offer employees unique features and services they can use today — like MetLife's Will Preparation and Estate Resolution Services<sup>1</sup> and much more.

## Drive satisfaction and simplicity

- MetLife Advantages<sup>SM</sup> enhances benefits appreciation and improves productivity by providing valuable support to empower employees to be better prepared for the life events ahead
- Automated Statement of Health administration process simplifies and speeds up the medical evidence of insurability process achieving 5-day turnaround times for 100% of online submissions
- Single points of contact for underwriting, implementation, enrollment and service across MetLife products ensure administrative work is minimal and the experience is as seamless as possible

## Tailor your recommendations

- Basic Term Life
- Supplemental Term Life
- Dependent Term Life
- Accidental Death and Dismemberment (AD&D)
- Core Buy Up Life<sup>2</sup>
- Group Universal Life
- Group Variable Universal Life<sup>3</sup>
- Voluntary Retiree Life
- Travel Assistance with Identity Theft Solutions (AD&D and BTA)<sup>4</sup>

## Discover multi-product advantages

Ask about MetLife's multi-product advantages for small businesses. **We make it easy** to offer more choices and earn additional multi-product compensation on top of your regular commissions.

## Find the right solutions with MetLife.

In collaboration with

1. Included with Supplemental Life Insurance. Will Preparation and 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 situated 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
2. Core Buy-up is available to groups with 10-999 eligible lives.
3. Available for customers with over 50+ covered employee lives. Group Variable Universal Life insurance [GVUL] issued by Metropolitan Life Insurance Company [MLIC], New York, NY 10166, and distributed by MetLife Investors Distribution Company [MLIDC][member FINRA]. Securities, including variable products, offered through MetLife Securities, Inc. [MSI][member FINRA/SIPC], 1095 Avenue of the Americas, New York, NY 10036. MLIC, MLIDC and MSI are MetLife companies.
4. Travel Assistance and Identity Theft Solutions services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by certain underwriters at Lloyd's London (not incorporated) through Lloyd's Illinois, Inc. Neither AXA Assistance USA Inc. nor the Lloyd's entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.

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Availability of products and features are based on MetLife's guidelines, group size, underwriting and state requirements.

Nothing in these materials is intended to be advice for any particular situation or individual. Like most group benefits programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force.

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