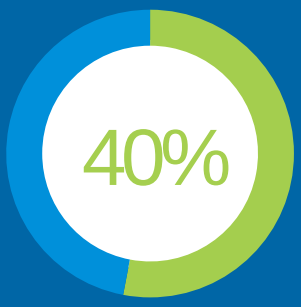
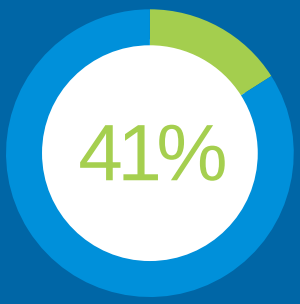
MetLife | Life Insurance

Get the facts about life insurance.



Four in 10 insurance owners say they wish they purchased coverage at a younger age.[1]



of Americans — 106 million adults — say they need (or need more) life insurance.[1]

Consider these average policy costs for a healthy 35-year-old:

$50k
in coverage

Estimated cost
$3 – $5 per month[2]

That's nearly the cost of a latte.



$250k
in coverage

Estimated cost
$14 – $23 per month[2]

That's about the price of a streaming service.



$500k
in coverage

Estimated cost
$29 – $47 per month[2]

That's one month at a fitness center.





If you have a spouse, children or aging parents who depend on you, life insurance is valuable protection and may be more affordable than you think.

Do you have the right amount of protection?

Even with employer-paid life insurance, it may not be enough for your needs.

[[AD_HOC:Options]] Life Insurance provides additional financial security for your loved ones in the event you are no longer around to earn a paycheck. Appropriate coverage can help replace that lost paycheck and help your loved ones maintain their standard of living.

You should also keep in mind that insurance needs may increase as your life changes, and you may have more to protect—for example, getting married, starting a family or purchasing a home.

Scan to calculate life insurance coverage that fits you.

Why should you get life insurance through work?



You get competitive group rates[3] and can take the coverage with you if you change companies or retire.[4]



Proceeds are generally income tax free[5] and can be paid to your beneficiary in a lump-sum payment.



You'll enjoy the convenience of having premiums automatically deducted from your paycheck.

Enroll in Life Insurance during the enrollment period.

Questions? Call MetLife Customer Service at 1-800-GET-MET8 (800-438-6388)

1. MetLife 19th Annual U.S. Employee Benefit Trends Study 2021.
2. Facts about Life 2021, LIMRA.
3. Cost of insurance rates are determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It's important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage
4. To the maturity age specified in your certificate. If your plan sponsor replaces MetLife G[V]UL with another group life insurance plan or otherwise terminates the MetLife group policy, your coverage will also be terminated, even after retirement or separation from employment. Rates may increase if you leave your employer for reasons other than retirement or are no longer eligible under the group and choose to continue your coverage. If you have ported or otherwise continued your coverage after retirement or separation from employment and the plan sponsor later terminates the group policy, cost of insurance rates may increase as a result of such termination.
5. In general, death benefits are received Income tax free.

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 group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife 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# GPNP99

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