

While you can't predict life's outcomes, you can help prepare for them.



## Imagine...

A co-worker, James, recently lost his father. Although he lived a full life, the loss was hard on the family.

## MetLife at your side

- The MetLife Advantages program gave James and his family the help they needed to navigate this difficult time.
- Because professional assistance was available to help make the funeral arrangements, the family was able to focus on the healing process.
- And, since James had helped his father update his will through the online will preparation program, his final wishes were easier to manage.

*Don't wait. Prepare your family for life's unexpected outcomes with MetLife Advantages. For more information on these services:*

visit [MyBenefits.metlife.com](https://www.mylife.com)

# Losing a loved one can be one of life's most difficult moments. What if you could do more to help your family get through a loss a little easier?

**MetLife Advantages can help ease the challenges and stress you and your family often face at this difficult time.**

- **Funeral Planning and Discounts<sup>3</sup>** : Discounts on funeral services through the largest network of funeral homes and cemetery providers with compassionate experts that guide you through the pre-planning process.
- **Estate Planning Services<sup>1,2</sup>** : Prepare a binding will at any time with the assistance of an attorney. Or do it yourself with our online will preparation services.
- **Estate Resolution Services<sup>4</sup>** : Unlimited one-on-one consultations with an attorney, in person or by phone to settle an insured's estate such as court representation.
- **Empathy<sup>5</sup>** : Support and guidance for beneficiaries managing their grief as well as help with probating and settling an estate, closing accounts, home clearing, and more. Beneficiaries can choose to get the support they need online through the Empathy app/portal, or with a dedicated Care Manager, or a combination of both
- **Grief Counseling with Funeral Assistance<sup>6</sup>** : Counseling services with a licensed professional to help cope with a loss, major life event or a serious medical condition.

1. Digital Estate Planning – Digital Estate Planning with online notary is only available to individuals with supplemental term life insurance and is not available for individuals residing in any U.S. territory. Domestic partnerships are not currently supported; however, if you have supplemental life coverage and are in a domestic partnership, you may use a MetLife Legal Plans attorney for your planning needs. Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. Online Notary is not included with basic or dependent life. Digital Estate Planning without online notary is available to all individuals regardless of any MetLife relationship or product, except those residing in any U.S. territory.
2. Included with Supplemental Life. Will Preparation is offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York situated or principally located 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.
3. Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. Not approved for group policies situated in AK, FL, KY, MT, ND, NY and WA. If the group policy is issued in an approved state, the discount is available for services offered in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for "At Need" services only./For coverage issued under a multiple-employer trust, services are not available for WA residents.
4. Included with Supplemental Life Insurance. MetLife 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 General Insurance Company, Warwick, Rhode Island. 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.
5. Empathy's bereavement services and platform are provided through an agreement with The Empathy Project, Inc., (doing business as Empathy). Empathy is not an affiliate of MetLife, and the services Empathy provides are separate and apart from the insurance provided by MetLife. This program is available to beneficiaries, and insureds who are terminally ill and eligible to accelerate life proceeds under MetLife's Accelerated Benefit Option. Not available on all policy forms or in all jurisdictions. Empathy is only available to insureds and beneficiaries who are US residents. Information disclosed directly to Empathy is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.
6. Grief Counseling and Funeral Assistance services are provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. [Not available on all policy forms.]

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.

