

# Providing beneficiaries a flexible payment option to manage insurance funds

MetLife's Total Control Account gives employees the confidence of knowing their loved ones will have valuable financial protection and thoughtful assistance in their time of need.



Addressing the needs of beneficiaries is just as important as the products and services we offer to you and your employees. With MetLife's Total Control Account (TCA), we help beneficiaries by taking the pressure off making immediate financial decisions after the loss of a loved one. This flexible payment option gives beneficiaries full access to their life insurance funds to use within just 2 days following the approval of their claim.

**TCA allows beneficiaries to take the time to grieve. They do not have to worry about what to do with their life insurance funds at the onset. TCA offers easy access to funds and provides competitive interest rates that go into effect from the time your account is established so insurance funds start earning interest immediately.**

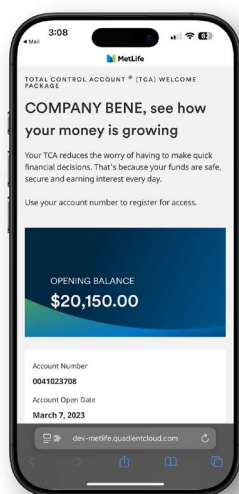
## In addition, TCA provides:

- Guaranteed minimum interest on all TCA accounts of .50% (half percent). While the interest rate may go up or down, it will never go lower than this rate
- No need to have a separate bank account — TCAs are set up immediately, allowing beneficiaries access to their funds when they need it
- Visa® debit cards for TCA accountholders that may be used as an ATM card for cash withdrawal with no fees or surcharges
- No monthly maintenance or service fees and no charges for making withdrawals, writing drafts, or reordering drafts
- Ability to link the TCA to all popular mobile payment apps/services such as PayPal®, Venmo®, Cash App®, Apple Pay®, and Google Pay™
- Ability to move funds from a TCA into a bank account at any time without a penalty, including through ACH and bank to bank wires
- Access to MetLifeTCA.com where TCA accountholders can view their current balance, recent statements and transactions, as well as transfer funds to external bank accounts
- A dedicated US-based customer service team for TCA accountholders



# Digital TCA Welcome Package

## Personalized digital account information



TCA allows accountholders to receive their Welcome Package via text or email for quick access to your funds.

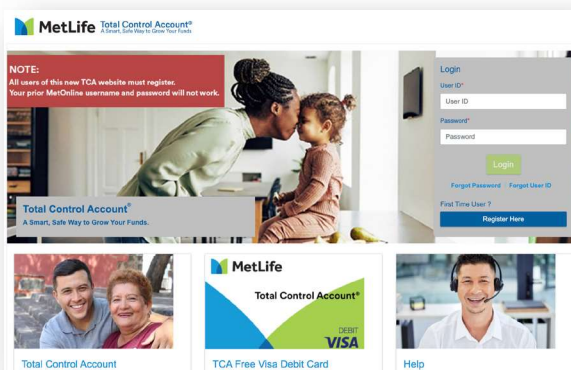
- During the claim process, an accountholder can request to receive their TCA Welcome Package via paper or Digital via email or SMS text
- When Digital Welcome Package is selected, accountholders can get access to their funds 2 business days after the claim is approved
- The Digital Welcome Package allows accountholders to receive information quickly on how their account works, their funds, interest rate, and account number so they can register on the TCA website

## TCA Website

### Easy to Access Account

The new TCA website allows accountholders to do the following:

- View current interest rate
- View, request, and print statements
- Setup and manage ACH withdrawals
- Order debit card and checks
- Make address updates, obtain forms or complete beneficiary updates online
- And more!



**Get expert guidance for confident decisions — for your organization and your employees.**  
**Contact your MetLife representative today.**

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](http://www.NOLHGA.com) or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.

[metlife.com](http://metlife.com)

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.



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

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