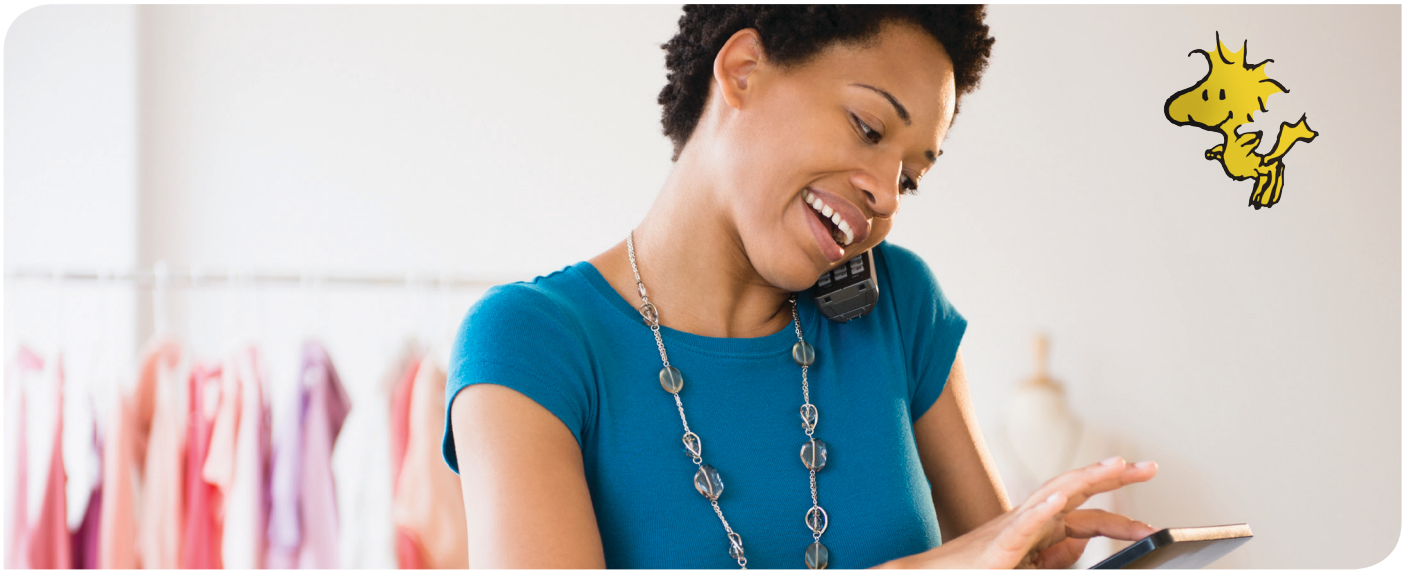


Solutions for Your Small Business



WE'VE GOT YOU COVERED

Finding the right life insurance solutions for you and your employees doesn't have to be challenging. As a small business owner, we understand that your needs are unique. MetLife can help you find the right solution for you and your employees while balancing both costs and the needs of your employees.

The Right Options Maximize Value

Term Life is an essential benefit employees rely on. It's affordable coverage that helps employees provide a financial safety net. We offer a range of flexible options to meet your needs, as well as those of your employees.

69%



of survivors say a death had a major/ devastating impact on their financial security.¹

Dependent Coverage	Offers coverage for spouses, domestic partners and eligible children. ²
Accidental Death & Dismemberment (AD&D)	Provides additional benefit coverage for losses (life, speech, hearing, sight) resulting from an accident (can be employer paid, employee paid, or both).
Accelerated Benefits Option (ABO)	Allows your employees to receive a portion of their death benefit if diagnosed with a terminal illness.
Waiver of Life Insurance Premiums	Enables employees to continue coverage in the event of becoming totally disabled.

Customer-Focused Solutions | Exceptional Service | Proven Expertise

Customer-focused Solutions for Companies with 2–9 Employees

LIFE INSURANCE OPTIONS	<ul style="list-style-type: none"> • Flat amount of coverage: \$10,000, \$15,000, \$20,000, \$25,000 or \$50,000³ • Multiple of salary: 1 times annual earnings up to \$50,000⁴
CONTINUED DEATH BENEFIT (In the event of Total Disability for Basic Life)	<ul style="list-style-type: none"> • Protection to age 65 (variations may be available for in-force coverages)
EVIDENCE OF INSURABILITY	<p>Required for:</p> <ul style="list-style-type: none"> • Employees who were eligible under the prior plan, but did not elect coverage • Late enrollees (those employees in contributory plans who do not enroll within 31 days of their eligibility date)
DEPENDENT LIFE COVERAGE	<ul style="list-style-type: none"> • Spouse: \$2,000 • Children: 6 months – 21 years old: \$2,000 15 days – 6 months old: \$100 • Children's benefit does not cover children less than 15 days old (may vary by state)

GET EXPERT GUIDANCE FOR CONFIDENT DECISIONS.
Contact your MetLife representative today.

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

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force.

Please contact MetLife or your plan administrator for complete details.

1 Premature Death Study 2015

2 Children may be covered up to age 26.

3 For groups with 2–4 employees, only flat amounts of coverage of \$10,000, \$15,000 and \$20,000 are available.

4 Available for groups with 5–9 employees.



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