You know that life insurance is a **critical part of your overall benefits plan** — that's why you chose to enroll in the Group Term Life insurance program offered by your employer. As you leave your employment, you have **options** to continue your current Group Term Life coverage for yourself and your covered dependents, so you can **maintain this important protection** for you and your family.

Now you have important decisions to make about continuing your Group Term Life insurance benefits. There are two options under which you can continue your coverage — Portability and Conversion. This brochure is designed to answer the most common questions about each option and give you a side- by-side comparison, so you can choose the option that best meets your needs.

Is there anything else I need to know?

You will receive a Conversion Notice after your group life benefits end which will include coverage amounts and eligibility dates as well as instructions. Conversion[1] allows you to convert group life insurance on yourself or your dependents to an individual whole life policy. The individual whole life policy does not require answering any health questions. Once enrolled, MetLife will mail you an Individual Whole Life Policy.

Portability[2] or porting is an optional feature chosen by your former employer. It allows you and your dependents to continue their Group Term Life and Accidental Death and Dismemberment (AD&D)[3] insurance under a separate policy. Once enrolled, MetLife will mail you a portable certificate and your initial bill. Instructions on how to set up the monthly Electronic Funds Transfer (EFT) can be found on the back of your bill. If you apply for Portability, preferred portable rates are available for you and your spouse or domestic partner if you answer medical questions and MetLife approves. Otherwise, you will be charged standard rates. The application period for conversion or portability is time-sensitive, so be sure to take action before the deadline shown on the notice. Conversion policies and portable coverage are effective on the 32nd day following termination of coverage under your employer's plan.

Are there any other options for obtaining Life Insurance besides converting to an Individual Whole Life Policy?

If you wish to increase your coverage amount or add spouse or child coverage, you always have the option to apply for any type of life insurance policy issued by another carrier. This will typically require that you answer medical questions and/or have a brief medical exam. Such policies are not offered, insured or serviced by MetLife.

What if I still have questions?

Helping you make the best decision for you and your family's needs is important to us.

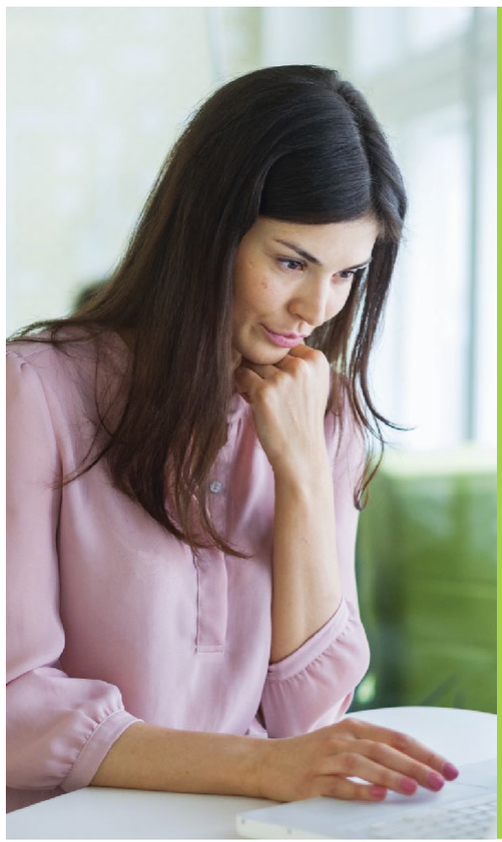
To speak with a MetLife representative who can answer your questions about Portability, call: **1-888-252-3607.**

We want to help you understand conversion and other options available to you. We have arranged for specially-trained third party financial professionals to help explain your options, if you choose, since MetLife cannot provide you with individual guidance. If you have any questions, you can arrange a meeting with a specially- trained third party financial professional[4] by calling **1-877-275-6387** Monday-Friday 9:00 a.m. to 6:00 p.m. (ET).

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

Portability and Conversion



1. A non-renewable term life policy may precede a whole life conversion policy if your group coverage is issued in New York or West Virginia.
2. All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least $10,000 must be elected.
3. AD&D insurance does not include payment for certain losses as described in more detail in your certificate. Specific information pertaining to your insurance can be obtained by contacting your benefits administrator.
4. MetLife administers the PlanSmart program and has arranged to have specially trained third party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract. Any information provided as part of the PlanSmart program is for educational purposes only. It is not intended to provide legal, tax, investment, or financial advice or make any recommendation as to whether any investment or savings option is appropriate for you. Each individual's legal, tax, and financial situation is unique; therefore, you should consult with your own attorney, accountant, financial professional or investment advisor regarding your specific circumstances. MetLife does not provide legal, tax, or investment recommendations or advice. Third-party financial professionals provide securities and investment advisory services offered through qualified registered representatives of MML Investors Services, LLC. Member SIPC. www.SIPC.org. 6 Corporate Drive, Shelton, CT 06484, Tel: 203-513-6000. MMLIS is not affiliated with MetLife Consumer Services or any of its affiliates.
5. You may later convert ported coverage when ported benefits end, or if the portable plan is terminated by MetLife. Conversion is not available on AD&D coverage. Conversion rates are based on your age at the time you convert.
6. All applications for coverage are subject to review and approval by MetLife. If you choose to apply for increased coverage, the increase may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage. Coverage will be effective in accordance with the applicable policy and certificate after approval by MetLife. Only applicants who reside in a US state, the District of Columbia, or Guam, Northern Mariana Islands, Puerto Rico or US Virgin Islands are allowed to complete their SOH form online (where available). Otherwise, applicants will be provided with a paper SOH form. Individuals residing outside of the US or in certain US territories must be on US payroll and be approved by MetLife before being provided with an SOH form.

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Navigating life together

It's important to understand the differences between these options. Use the chart below to help you make an informed decision.

	PORTABILITY	CONVERSION
What are the basics of each option?	You can continue your **Group Term Life** and **AD&D*** insurance coverage with MetLife if your coverage terminates in whole or in part due to: **Employee Qualifying Events:** • Termination of employment or retirement • A change in your employee class • Your Group Policy is amended to end coverage, unless coverage is replaced by a similar insurance under another group insurance policy • Your Group policy ends with or without a successor plan • Reduced coverage due to age or change in plan for your employee class **Dependent Qualifying Events:** • Employee is eligible to exercise portability option • Spouse can port upon the Death of the Employee, Divorce, Annulment, Civil Union or Reciprocal Beneficiary relationship ends • Dependent no longer eligible as a Dependent You are not eligible for Portability if you received approval for Premium Waiver Death Benefits. * Your plan may not include the Portability feature on every product presented on the Election of Portable Coverage Form. The Recordkeeper for your plan will identify which coverage(s) and coverage amount(s) you are eligible to port.[5]	You can generally convert your **Group Life** insurance benefits to an **Individual Whole Life** insurance policy[9] if your coverage terminates in whole or in part due to: • Retirement or termination of employment • A change in your employee class • Dependent Qualifying Events: • Employee is eligible to exercise portability option • Spouse can port upon the Death of the Employee, Divorce, Annulment, Civil Union or Reciprocal Beneficiary relationship ends • Dependent no longer eligible as a Dependent Conversion is available on all Group Life insurance coverages. Conversion is **not** available on AD&D coverage.
Does coverage reduce or terminate?	• **Employee:** Reduces 50% at age 70, and terminates at age 100. • **Spouse:** Terminates at age 70. • **Child(ren):** Terminates at age 25. At age 25, each child may apply to continue their portable coverage by completing a NewPort election form. They will also have the option to apply for Preferred Life Rates (lower preferred rates).	There are no reductions and the policy ends at age 120
Will I have to answer medical questions?	No. However, medical questions[6] must be answered to apply for Preferred Life Rates (lower preferred rates). If approved by MetLife, you will be billed using the Preferred Life Rates (lower preferred rates).	No.
What are the minimum and maximum amounts of coverage?	The standard coverage minimum amounts are: • $10,000 for employees • $ 2,500 for spouses • $10,000 for Spouse Only (no portable employee coverage) • $1,000 for children Your coverage maximum amount is generally limited to the amount you had at the time group benefits terminated and may vary, depending on the type of coverage you had. The standard maximum coverage amount is $2 million for employees, $250,000 for spouses and $25,000 for children. Details about your specific coverage can be found on the Election of Portable Coverage form.	The coverage minimum under Conversion is subject to the Individual Life plan features.$1,000 The maximum coverage amount under Conversion may vary if the group policy covering all employees ends. Otherwise, you may convert the amount of coverage that is lost.
Can I increase or decrease coverage amounts after the initial application period?	Coverage can be increased in $25,000 increments up to $250,000 with Evidence of Insurability (EOI) at the initial application and annually at the insured's portability anniversary date. Portable coverage may also be decreased, as needed.	Coverage cannot be increased once the policy has been issued. Coverage may be decreased, as needed.
What additional features/ services are available?	• Accelerated Benefits Option (ABO) for Life coverage(s) only[7] • Total Control Account® (TCA) for beneficiaries[8]	• Accelerated Death Benefit rider (in limited states) [7] • Total Control Account® (TCA) for beneficiaries.[8]
How do I enroll/apply for coverage?	• You will receive an Election of Portable Coverage form from your Group Life Benefits Recordkeeper. • You typically have 31 days from the date your coverage ends or is reduced to complete and return your Election of Portable Coverage form to MetLife. If notice is provided late, please refer to your Election form for more details • Coverage will take effect 32 days after your group coverage ends.	• You will receive a Notice of Conversion form from your Group Life Benefits Recordkeeper. • You typically have 31 days from the date your coverage ends or is reduced to apply for Conversion by calling the 877 number on the Conversion Notice. If notice is provided late, please refer to your Conversion Notice for more details. • Coverage will take effect 32 days after your group coverage ends.
Will the rates be different from the rates I paid while I was working?	• Rates[9] are based on your current age and differ from the rates you paid while employed. As with any group of insureds, rates may change based on the financial experience of the group. • MetLife will bill you monthly for your coverage. The option to make monthly payments via Electronic Funds Transfer is available by contacting MetLife at 1-888-252-3607. • There is a $3 administrative fee added to each monthly premium. However the monthly administrative fee is waived for insureds who use Electronic Funds Transfer. • Employee or Spouse can apply for Preferred Life (lower preferred rates) premium rates by answering medical questions. If not approved, Employee and Spouse can still participate in portable coverage at the Non-Preferred (higher) premium rates.	• Rates for Conversion are based on your age at the time you convert your coverage and remain level throughout the life of the policy.

7. You can receive a percentage of your life insurance proceeds in the event that you become terminally ill and your life expectancy is certified by a physician to be less than a specified period of time as described in your certificate and the group policy. The availability of and exact terms of the Accelerated Benefits Option (ABO) are subject to your plan design as well as state availability and regulation. This option is not available for dependent child coverage. The Accelerated Death Benefit due to Terminal Illness Rider pays between 50%-100% (depending on plan design) of an insured's Life Insurance proceeds (with the balance payable upon final claim) in most states if the insured becomes terminally ill. Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit. show less The ABO benefits are intended to qualify for favorable federal tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec 101(g), in which case the benefits will not be subject to federal taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of ABO benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of ABO benefits will have on public assistance eligibility for you, your spouse or your family. This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance (LTC) law. This policy or certificate is not a California Partnership for Long-Term Care program policy. LTC insurance provides nursing home care, home-health care, personal or adult day care for individuals above age 65 or with chronic or disabling conditions that need constant supervision. This policy or certificate is not a Medicare supplement (policy or certificate).
8. 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 or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.
9. 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.

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 and AD&D is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GPN99/G2130-S.