

# Personal assistance when your group life insurance benefits change

Guidance for making benefits decisions





Life insurance protection is important — whether you're working or not. There are a lot of options and it can be confusing. Let us help you sort it out.

Your group life insurance benefits will decrease or end soon. You have choices to make and time is critical. There's a lot to think about:

- What are all your options?
- What are the best choices for you and your family?
- What will happen if you do nothing?

As part of a special employee financial education program, MetLife has an arrangement for third party financial professionals to answer your questions, and provide you with information about continuing your group life insurance. This might include identifying other lower-cost alternatives and information on other financial decisions you may need to make at this time. This personal consultation is available to you at no cost.



Here are some other things a specially trained financial professional can help you with:

- If you are leaving your current employer, do you plan on getting another job?
- If you promptly become re-employed, what are the types of benefits that will be provided by your next employer?
- If you choose not to reenter the workforce, what benefit coverages will you need?
- What is adequate protection for your other insurance needs?
- What benefit does your life insurance policy offer with regard to accumulating cash value?

Get the guidance you need to help make the right decisions for your situation.

To arrange for a third party financial professional to contact you directly, call us at **1-877-275-6387**. We're here to help.

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Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

Most insurance policies and annuity contracts contain exclusions, limitations, reduction of benefits, surrender charges and terms for keeping them in force.

MetLife administers the Transition Solutions program, but has arranged to have specially third party trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing PlanSmart through MetLife.

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