



Protect the ones you love – Life Insurance

The Board of Regents of the University System of Georgia



Why is life insurance so important?



Lost Income

Replacement of lost income



Standard of Living

Helping your loved ones maintain their standard of living



Financial Security

Financial security for you and your family



Nearly one in three Americans say they need more life insurance¹

Why evaluate your life insurance needs annually?

Your needs may evolve over time...



You're married or getting married



You have a new or growing family



You have a new or larger mortgage



You have a new job or salary increase



You are planning for retirement

“I want to protect my family...”

John

40-year-old
computer software
salesman



Susan

38-year-old
homemaker,
children 6 and 4



Monthly expenses	\$3,000
Additional expenses to plan for	\$100,000
Outstanding debt	\$200,000*
Assets/Savings	\$20,000
Coverage amount to consider	\$640,000**

“I want to provide for my aging parents...”

Debbie
30-year-old
entrepreneur



Tom
28-year-old
mechanic,
no children

Monthly expenses	\$1,600
Additional expenses to plan for	\$50,000
Outstanding debt	\$100,000*
Assets/Savings	\$20,000
Coverage amount to consider	\$196,000**

“I need to be sure my family can maintain a comfortable life...”

Richard

58-year-old
engineer



Mary

56-year-old
homemaker,
grown children

Monthly expenses	\$1,100
Additional expenses to plan for	\$208,000
Outstanding debt	\$70,000*
Assets/Savings	\$40,000
Coverage amount to consider	\$238,000**

“I want to position my kids to help them achieve their goals...”

James

45-year-old
high school principal



Laura

42-year-old
accountant,
two children
14 and 12



Monthly expenses	\$4,500
Additional expenses to plan for	\$250,000
Outstanding debt	\$350,000*
Assets/Savings	\$20,000
Coverage amount to consider	\$1,140,000**

“I want to position my kids to help them achieve their goals...”



Amy

39-year-old
single parent of two children

Monthly expenses	\$2,000
Additional expenses to plan for	\$100,000
Outstanding debt	\$150,000*
Assets/Savings	\$15,000
Coverage amount to consider	\$355,000**

USG Life insurance plan



Basic Life

Employer paid \$25,000



Basic Accidental Death & Dismemberment

Employer paid \$25,000

Life/AD&D overview

Voluntary / Supplemental Life and AD&D coverage

Benefit – voluntary – employee paid

Employee Life / AD&D coverage

- 1x, 2x, 3x, 4x, 5x, 6x, 7x, or 8x annual salary, rounded to the next higher \$1,000, up to a maximum of the lesser of 8 times your annual salary or \$2,500,000
- **Guaranteed Issue:** Elect coverage of up to 3x your annual salary, not to exceed \$500,000 without Evidence of Insurability (EOI).
 - Initial elections must take place within 30 days of your eligibility date; or,
 - During open enrollment, you may elect or increase your supplemental coverage by one level
 - Elections above the guaranteed issue amount will require an EOI

Spouse Life

- Increments of \$10,000, up to a maximum of \$500,000
- **Guaranteed Issue:** Elections up to \$50,000
 - Elections must take place within 30 days of your eligibility date
 - Elections above the guaranteed issue amount will require an EOI
 - During open enrollment, elections to increase your spouse life coverage by any amount will require an EOI

Dependent Child Life

- Option of \$5,000, \$10,000 or \$15,000
- **Guaranteed Issue:** \$15,000

Supplemental and Voluntary coverage: Accidental Death & Dismemberment insurance



Accidental Death & Dismemberment (AD&D) provides you with additional protection in the event of accidental death or serious injury

Supplemental AD&D

- You automatically receive Supplemental AD&D coverage if you elect the Supplemental Life coverage

MetLife Group Life insurance... MetLife AdvantagesSM

Support, planning and protection when you need it most



Support

- Grief Counseling¹
- Total Control Account⁴
- Travel Assistance⁵



Planning

- Face-to-Face Will Preparation⁶
- Face-to-Face Estate Resolution Services⁶
- WillsCenter.com⁷
- Funeral Planning Services⁸



Protection

- Coverage for active employees⁹
- Services for workplace transitions²
 - Transition Solutions²
 - Portability⁹

Please refer to the notes at the end of this presentation regarding these value-added services.

Support through difficult times

Grief Counseling^{L4}

Confidential support 24/7: Counseling sessions are tailored to you and your individual needs - you can meet in-person or over the phone with one of LifeWorks' network of licensed counselors.

Confidential Legal and Financial Consultation:

- Access to a LifeWorks' in-house attorney for a 30 minute consultation to assist you on making informed decisions as it pertains to a loss.
- 1 hour consultation with a certified financial planner to assist with education, strategies and options

Funeral assistance services: Through private sessions, counselors can help you, your loved ones and your beneficiaries with customizing funeral arrangements



Grief Counseling

To speak with a
LifeWorks Counselor

Call:

1-888-319-7819

Visit:

metlifegc.lifeworks.com

Username: **metlifeassist**

Password: **support**

Planning for the future



Will Preparation^{L9}

Do you have a will? Many put this off because they believe it's too expensive, too complicated or simply think they don't own enough assets to make a one worthwhile.

Unfortunately, this may mean that your last wishes aren't carried out.

You and your spouse have unlimited access legal consultation from a network of over 15,000 attorneys who can help prepare or update a will, living will or power of attorney services.

Face-to-Face

- Call MetLife Legal Plans' toll-free number at **1-800-821-6400**.
- Provide the company name (Partners), customer number and the last four digits of the life policy holder's social security number.

Online

- Visit **www.willscenter.com**² and register as a new user
- Follow the simple instructions to create your online document
- Return at your convenience to complete or update stored documents

Choosing the right amount doesn't have to be difficult



Useful tools for figuring out how much Life insurance you need

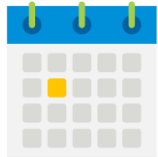
Use the Life Insurance Calculator at

<http://www.metlife.com/lifeneeds>

It's easy to enroll



Visit www.metlife.com/mybenefits for tools and resources to help you make the right enrollment choices



Don't delay...
Enroll during your enrollment period

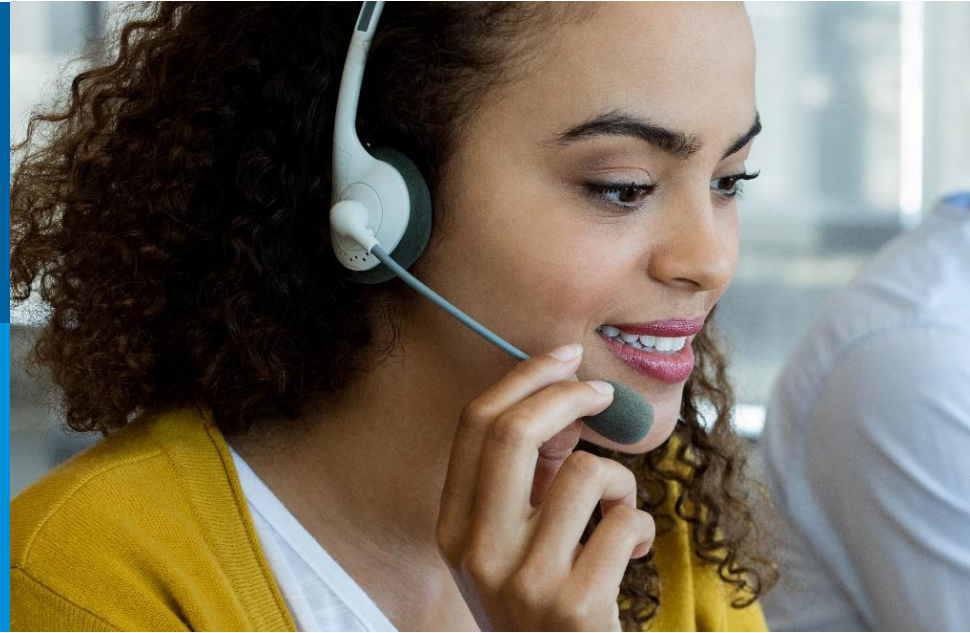
We're here to answer your questions



1-800-GET-MET8
(1-800-438-6388)



Monday through Friday,
8 am – 8 pm, EST



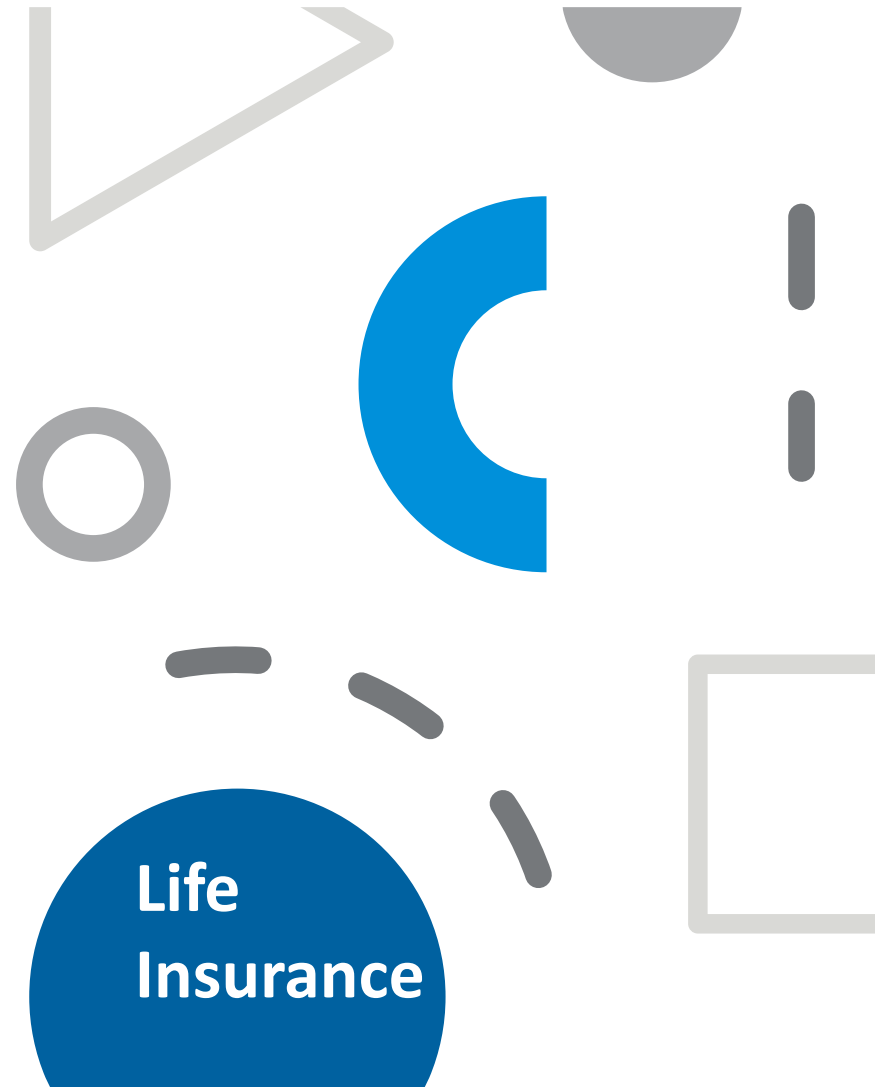
Thank you.

The Jumble

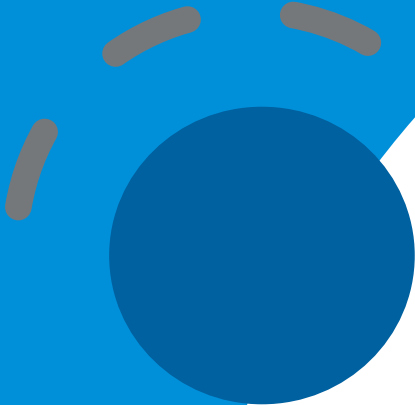
Life Insurance

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Life Insurance



YACFNBEEIIR

We want to hear from you!

We are interested in learning how satisfied you are with the MetLife benefits and how to ensure we provide the highest level of service to you.

Scan here**



***Responses cannot be traced back to the respondent*

- Do you see the value in your MetLife benefits?
- Did the webinar provide new or enhanced knowledge of how to use your benefits?
- Did you receive all the information you need to make an enrollment decision today?



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Footnotes and disclosures

* This example assumes the couple wishes to pay off their mortgage. In this case they do not enter the mortgage amount in their monthly expenses and it is only entered in the outstanding debt section. – Slides 4 - 8

** The example on this slide is a hypothetical example and is used for illustration purposes only. Your particular needs may vary. You may utilize the Life Insurance Planner located on the inside front cover of your enrollment materials or use the Life Insurance Calculator at [\[www.metlife.com\]](http://www.metlife.com) to assist you in determining the amount that is best for you and your specific needs. You may also want to consult with a tax advisor or financial planner. – Slides 4 - 8

MetLife administers the Transition Solutions programs but has arranged for specially-trained third-party financial professionals to offer financial education, and upon request, provide personal guidance to employees and former employees of companies providing these programs through MetLife. – Slide 12

Nothing in these materials is intended to be advice for any particular situation or individual. Like most group insurance policies, MetLife group term life policies contain certain exclusions, limitations, reductions of benefits and terms for keeping them in force.

Your local MetLife representative can answer any questions about costs and details of coverage. A full description of benefits will be provided in the certificate.

MetLife's Group Term Life Insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form# [GPNP99] [G.2130-S,][GPNP99-Trust].

MetLife's [Supplemental Group Term Life insurance][Dependent Group Term Life Insurance][Group Accidental Death & Dismemberment Insurance] is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form # GPNP99.

MetLife AdvantagesSM Footnotes

1. Grief Counseling and Funeral Assistance services are provided through an agreement with LifeWorks. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks 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. – Slides 12 & 14
2. MetLife administers the Transition Solutions programs but has arranged for specially-trained third party financial professionals to offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing these programs through MetLife. – Slides 12
3. N/A
4. 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 TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCA are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to Total Control Accounts will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife. TCA is not available with Accidental Death and Dismemberment and Business Travel Accident products in the state of New Hampshire. – Slides 12
5. Travel Assistance services are offered and administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd's London (not incorporated) through Lloyd's Illinois, Inc. Neither AXA Assistance USA Inc. nor the Lloyd's entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife. – Slides 12

MetLife AdvantagesSM Footnotes (continued)

6. Will Preparation and 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 Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. 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, judgements or fines; and frivolous or unethical matters. – Slides 12 & 14
7. WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for specific needs. Employees should consult with their financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife. – Slides 12 & 14
8. Funeral Planning services are provided through an agreement with LifeWorks. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. Service. MetLife neither captures nor stores any of the preferences or personal information you enter in the Funeral Planning Services. MetLife is not responsible for retention or communication to any third party of the contents of your Funeral Planning Services. MetLife suggests printing the completed service information and saving it in a secure place with your other important personal information and documentation. This Planning service is provided for informational purposes only and does not intend to cover all aspects of specific circumstances. Neither MetLife nor any of its affiliates, employees, or representatives provide specific tax or legal advice. – Slides 12
9. To take advantage of this benefit for Group Term Life insurance, coverage of at least \$25,000 must be elected. – Slides 12