

Why is life insurance important?

It's a cost-effective way to help protect your family and finances in the event something happens to you. For many people, it helps ensure that if something unforeseen should happen, short and long term financial obligations could be met. It's important to take steps to make sure your family would be financially prepared if you were no longer there to handle expenses like:



It's important to review your life insurance needs periodically to help ensure your family is protected.

- Mortgage or rent payments
- Utilities
- Insurance premiums
- Child care/education fees
- Transportation
- Credit card bills

Q. I already have life insurance through my employer. Why get more?

A. While having some life insurance provided by your employer is a great benefit, chances are it may not be enough to adequately provide for your family. Additional life insurance can give your family greater financial security.

Q. How much life insurance do I need?

A. It may be more than you have now. You should keep in mind that insurance needs change as your life changes — for example, getting married, starting a family or purchasing a home. Many people are surprised to learn that they may not have enough life insurance to cover the many expenses their loved ones may face.

We've made it very simple to help you determine the amount of coverage you may need now:

Go to www.lifeonlinecalculator.com and click on the easy-to-use life insurance calculator to find your answer in minutes.

Q. What additional plan benefits are included?

A. The following additional plan benefits are included:

Funeral Planning Assistance¹: Honoring a loved one's life. Work with compassionate counselors that assist with

customizing funeral arrangements with personalized one-on-one service.

Estate Resolution Services²: Settling an estate with confidence. With unlimited consultations, either in person with an attorney or by phone, including court representations.

Accelerated Benefit Option³: Receive a percentage of your life insurance in the event that you become terminally ill and are diagnosed with no more than a specified amount of time to live.

Waiver of Premium: Life insurance can continue and no further premium payment may be required if you become disabled prior to age 60 and remain disabled for six (6) continuous months.

Q. How much does term life insurance, through the Bar Associations Insurance Trust and TriBridge Partners, cost?

A. It may be less expensive than you think. MetLife and your association have designed this life insurance plan to be an affordable way for you to help provide for your family. You'll enjoy competitive rates, with a wide range of coverage amounts to choose from.



Have other questions?

If you have any questions, please call **(800) 821-7303** (Forrest T. Jones) or visit **www.barmont.org**.

1. Grief Counseling and Funeral Planning Assistance are provided through an agreement with LifeWorks US Inc. 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). 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.
2. Will preparation and MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, 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-sitused cases, the will preparation service is an expanded offering that includes office consultations and telephone advice for certain other 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, judgments or fines; and frivolous or unethical matters.
3. The Accelerated Benefits Option (ABO) is subject to state availability and regulation. The ABO benefits are intended to qualify for favorable federal tax treatment, 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.

Coverage may not be available in all states. Please your plan administrator for more information.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact your plan administrator for costs and complete details.

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