You Have Important Decisions to Make

MetLife



THE GOOD NEWS IS PERSONALIZED ASSISTANCE IS NOW AVAILABLE.

You have a limited time period to make decisions about the changes to your group life insurance. We have arranged for financial professionals with Massachusetts Mutual Life Insurance Company (MassMutual) to answer your questions and provide you with options about your life insurance and other financial decisions you need to make at this time.

You will receive a letter in the mail with specific details of the decisions you need to make. In the meantime, you can ask for a MassMutual Transition Solutions Specialist to assist you by calling 877-275-6387.

NOTE: Some of your benefits decisions must be made within strict timelines. Make sure to read the information packet you will receive at home; you are responsible for initiating the process within the appropriate time frames.

MetLife administers the PlanSmart program, but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially-trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing PlanSmart through MetLife.



Notice of Group Life Insurance Conversion Privilege

Metropolitan Life Insurance Company

This Notice is not a conversion application or policy

Instructions

Instructions to Policyholder/Recordkeeper:

Complete this Notice and provide a copy to the employee when group coverage terminates or reduces. If coverage has been assigned, provide notice to the Assignee.

Instructions to Eligible Person:

You may convert your coverage to an individual life insurance policy, which will be issued without medical examination if you apply for it and pay the required premium within the application period.

Application Period:

The application period is based on the date your group coverage terminates and the date of this Notice. Generally, you have 31 days from the date group coverage ends to apply for conversion. However, if this Notice is dated more than 15 days from date of termination, your application period is extended for an additional 15 days. If the 15-day extension applies to you, it will not exceed more than 91 days from the date group insurance was terminated.

The conversion application period is time-sensitive. If you are interested in converting your group coverage, you can meet with a specially-trained financial professional and complete an application. MetLife has an arrangement for third party financial professionals to explain your options. Call us at 877-275-6387 to arrange for a third party financial professional to contact you directly.

Eligible Person / Employe	ee Information					
Date of This Notice (mm/dd/yy)	(yy) Date Group Coverage Te	Date Group Coverage Terminates or Reduces (mm/dd/yyyy)				
► Insured First Name	Middle Name	Last Name				
Relationship to Employee Self Dependent	Gender Male Female	Date of Birth (mm/dd/yyyy)				
► Owner (If certificate is assign First Name	ned) Middle Name	Last Name				
Gender Male Female	Date of Birth (mm/dd/yyyy)					
► Dependent (If applicable) First Name	Middle Name	Last Name				
Gender Male Female	Date of Birth (mm/dd/yyyy)					
Address	City	State ZIP				



Phone Number	Date Group L	Date Group Life Benefits Became Effective for Insured (mm/dd/yyyy)						
Reason for Termination: Termination of Employment Termination of Group Policy or Class Retirement No Longer an Eligible Dependent Total Disability								
Coverage Information								
Complete the relevant column based on the event triggering conversion. If an accelerated benefits option claim was paid, reduce the amount available for conversion by the ABO claim amount.		If coverage is ending due to termination of employment or eligibility, or is reducing, complete the applicable fields below.	If the group policy or a class under the policy is ending, complete the applicable fields below. The amount of coverage available for conversion is the lesser of the amount lost, or \$10,000, provided the insured was covered under the plan for at least five years.					
Coverage Type	Group Policy Report Number	Coverage Amount	Coverage Amount. Cannot Exceed \$10,000					
Basic Life								
Supplemental Life								
Dependent Spouse Life				•				
Dependent Child Life								
Group Universal Life								
Group Variable Universal Life								
Survivor								
Group Policyholder								
Name								
Address		City	State	ZIP				
Phone Number			-					
Authorized Group Police First Name	cyholder Represe	entative (Print) Last Name						

