Slide 1

Good morning/afternoon everyone and thank you for taking time out of your day to listen to a short talk about a subject that should be at the top of everyone’s list of priorities —life insurance to protect your family. In the next few minutes, I’m going to review why life insurance is vital to you and especially to your family.

My goal is to make it easy for you to make an informed decision about your current and future life insurance needs.

Slide 2

Thank you for taking time out of your day to listen to a short talk about the importance of life insurance. As you may know, life insurance is designed primarily to A) Replace income lost as a result of an unexpected death, B) Ensure that your loved ones can maintain the standard of living to which they have become accustomed—which means the ability to remain in the same house and neighborhood, making sure your children can attend the same school, etc., and C) Provide the peace of mind you and your family derive from knowing that they will be protected and financially secure, now and into retirement.

Slide 3

As the old saying goes, the only constant is change, and that’s true in life insurance as well as in life.

So as the years pass, and you face new issues and challenges, such as marriage, children, a new career, a new home, or something else, it’s important to know that your life insurance is keeping pace with your evolving needs.

The coverage you may have taken out last year or five years ago, may not suit you anymore. That’s why, it’s so important each year to do an inventory of what’s changed in your life and make sure your life insurance policy still provides the coverage your loved ones may need.

Slide 4

To review, let me just say a few things about what makes MetLife the company to consider for your life insurance needs. We offer simplified underwriting during the enrollment period, affordable group rates. And you can also pay for your coverage through a convenient payroll deduction.

Slide 5

With your MetLife group life insurance coverage, you get access to meaningful services at no additional cost to you to help you make the right decisions to manage what life may bring.
These services can help you plan for your future, assist you through life’s changes and offer you additional support through difficult times.

Slide 6

Based on which MetLife life insurance plan you have, the benefits described are already included in your plan.

Slide 7

One of the services that can help plan for your future is Will Preparation\(^1\). Creating a will can be a difficult task, but it can be made easier with will preparation services offered through MetLife Legal Plans.

Many people avoid this important step because they believe it’s too expensive, too complicated or simply think they don’t own enough assets to make a will worthwhile. Unfortunately, this may mean that your last wishes aren’t carried out.

Through MetLife, you and your spouse have unlimited access to in-person legal consultation and coverage from a network of over 15,000 participating attorneys. Get help creating or updating a will, living will or power of attorney services.

You may access an attorney as many times as you need to make updates to these documents. You can also create a will on your own by visiting the WillsCenter website.

Slide 8

Settling an estate can be a complex and lengthy process, but it doesn’t have to be. The resources and services offered through MetLife Legal Plans are here to help. With your Group Term Supplemental Life coverage, you get expert legal guidance at no extra cost.

Whenever you or your beneficiary has a question about the probate process or the court representation needed, unlimited consultations with a plan attorney can leave you feeling confident with your decisions.

An array of services offers unlimited one-on-one consultations with an attorney about authenticating an estate, preparation and court representation, and help with any correspondence needed to transfer non-probate assets. MetLife Legal will help find the best solutions for you or your beneficiary when settling an estate.

Slide 9

Professional counselors available to assist with grief and loss.
Financial and legal consultations available to assist the individual in making an informed decision. Services do not provide legal or financial advice.

**Slide 10**

If life insurance is right for you, you can enroll through University of Pennsylvania WorkDay system. The WorkDay system will provide you with coverage levels and applicable costs available to you. If there are any questions related to the life insurance or enrollment process, please reach out to Health Advocate at 1-866-799-2329. Health Advocate is able to assist you by reviewing, electing benefits on your behalf and can provide you with confirmation of changes.

Visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) and locate the Term Life Calculator that will help you make the right enrollment choices.

Life insurance elections can be made in the University of Pennsylvania WorkDay system

No transcript for Slides 11, 12, and 13.