

LIFE INSURANCE HIGHLIGHTS

For the employee

MetLife®



Limited Payment Whole Life Insurance, vPL-plus, Policy Form PWLSEVNY-NI-05 or PWLSEVMET-NI-08, is issued by Metropolitan Life Insurance Company.

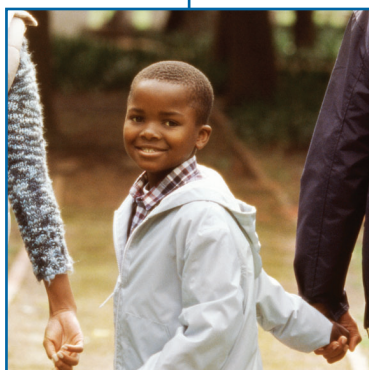
PEANUTS©UFS



Voluntary permanent life insurance can be an ideal complement to the group term and optional term life insurance your employer might provide. Designed to be in force when you die, this voluntary whole life product is yours to keep, even when you change jobs or retire, as long as you pay the necessary premium. Group and voluntary term, on the other hand, typically is not portable if you change jobs and, even if you can keep it after you retire, usually costs more or declines in death benefit.

The policy, vPL-plus, has these outstanding features:

- **Guaranteed Death Benefit.** Give your loved ones the security of knowing that this whole life policy has a death benefit that is guaranteed level,¹ as long as you pay the premiums.
- **Guaranteed Level Premium.** vPL-plus gives you the peace of mind that comes from knowing that your premium will never increase, regardless of economic conditions.
- **Guaranteed Cash Values.** One of the attractive features of whole life insurance is that it builds a cash value that you could borrow against and use. Any outstanding loans will reduce the cash value and death benefit.
- **Guaranteed Paid-Up Insurance.** Enjoy the post-retirement promise of a policy that is guaranteed paid up for the full face amount at age 70 (or after 20 years, if you are between ages 51 and 70 when you purchase the policy).
- **Accelerated Death Benefit Rider.** Should you be diagnosed as terminally ill with the expectation of death within 12 months, you will have the option to receive a percentage of the death benefit prior to death, minus a \$150 administrative fee. This valuable living benefit gives you peace of mind knowing that, should you need it, you can take the large majority of your death benefit while still alive. *(Conditions apply.)*



You may apply for this permanent, portable coverage not only for yourself, but also for your spouse, minor children and grandchildren.

¹ Guarantees are subject to the claims-paying ability and financial strength of Metropolitan Life Insurance Company.

See the vPL-plus brochure for details

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