



Protect what matters most, while saving for the future. One Policy, Two Benefits

Life Insurance Protection



- Portable – take it with you at active group rates if you change jobs or retire¹
- Flexible – update your policy as your needs change²
- Enroll for or increase your coverage as your financial needs change over time. ²
- Higher coverage amounts to meet a wide range of financial needs
- Review your need for life insurance at metlifeeasier.com
- Tax-free death benefit for your beneficiaries³

Tax-Advantaged Investment Opportunity



- Contribute to an interest-bearing account with a guaranteed interest rate⁴
- Invest in a variety of investment options available, including variable portfolios⁵ and a fixed account with a guaranteed interest rate^{4,5}
- No-cost, tax-free transfers between variable investment portfolios
- No early withdrawal penalties or surrender charges⁶
- Tax-free withdrawals up to your cost basis – which includes after-tax investment contributions plus all life insurance premiums paid⁶
- Earnings, if any, grow tax-deferred⁵



Act Now: Access <https://mybenefits.metlife.com> to enroll, review or apply for your GVUL insurance coverage, make investment elections, and designate/update beneficiaries.

For GVUL service, call (800) 756-0124, Monday through Friday, 7:00 a.m. to 7:00 p.m. (CT)



Value-Added Services at No Additional Cost to You

- Will Preparation Services:⁷ Offers face-to-face meetings with an attorney to prepare your will and other estate documents at no additional cost. Call **800-821-6400** and provide your employer's name (County of Los Angeles) and group number 0121158.
- Estate Resolution Services:⁸ With this service, executors or administrators may receive face-to-face legal assistance with probating your and your spouse's/domestic partner's estates.

¹ To the maturity age specified in your certificate. If you have ported or otherwise continued your coverage after retirement or separation from employment and the plan sponsor later terminates the group policy, cost of insurance rates may increase as a result of such termination.

² All applications for coverage are subject to review and approval by MetLife. [If you choose to apply for increased coverage, the increase may be subject to underwriting.] MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.

³ In general, death benefits are received free from federal income tax.

⁴ The current crediting rate on the interest-bearing account is subject to change without notice but will not fall below the guaranteed minimum in your certificate. Guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company.

⁵ Earnings within your GVUL coverage grow income tax-free while the policy stays in force. Money allocated to the variable investment portfolios is subject to market risk, and when redeemed may be worth more or less than your original investment. Please consider your investment time horizon, tax rates, and the effect of fees and expenses, including any premium expense charge, when evaluating the benefit of GVUL tax deferral. See your Prospectus and Certificate for complete information.

⁶ In general, participants may withdraw cash value equal to premiums paid without tax consequences. However, if the funding of the certificate exceeds certain limits, it will become a "modified endowment contract" (MEC) and become subject to "earnings first" taxation on withdrawals and loans. An additional 10% penalty for withdrawals and loans taken before age 59½ will also generally apply to MECs. We will notify you if a contribution would cause your certificate to become a MEC. Withdrawals and loans will reduce the death benefit and cash value and thereby diminish the ability of the cash value to serve as a source of funding for cost of insurance charges, which increase as you age. Withdrawals are subject to an administrative fee of 2% of the amount withdrawn, not to exceed \$25. Outstanding loan amounts do not participate in the interest credited to the interest-bearing account and can have a permanent effect on certificate values and benefits. Upon surrender, lapse, or case termination, including those circumstances where termination of the group contract results in termination of individual certificates/policies, loans become withdrawals and may become taxable to the certificate owner.

⁷ Will Preparation is offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, 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 other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service.

⁸ 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 General Insurance Company, Warwick, Rhode Island. 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.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most insurance policies, MetLife GVUL contains exclusions, limitations and terms for keeping it in force. MetLife can provide you with costs and complete details.

Any discussion of taxes is for general informational purposes only and does not purport to be complete or cover every situation. MetLife, its agents and representatives may not give legal, tax or accounting advice and this document should not be construed as such. Please confer with your qualified legal, tax and accounting advisors as appropriate.

Prospectuses for Group Variable Universal Life insurance and its underlying portfolios can be obtained by calling (800) 756-0124. You should carefully read and consider the information in the prospectuses regarding the contract's features, risks, charges and expenses, as well as the investment objectives, risks, policies and other information regarding the underlying portfolios prior to making any purchase or investment decisions. Product availability and features may vary by state. All product guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company.

Group Variable Universal Life insurance has limitations. There is no guarantee that any of the variable options in this product will meet its stated goals or objectives. Cash value allocated to the variable investment options is subject to market fluctuations so that, when withdrawn or surrendered, it may be worth more or less than the amount of premiums paid.

Group Variable Universal Life insurance (GVUL) is issued by Metropolitan Life Insurance Company (MLIC), New York, NY 10166, and distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA). MLIC and MLIDC are MetLife companies. Certificate #3004404 (5/01) As amended by form 3E59 (5/2005).