



Are you really prepared?

Find out how much coverage
you actually need.

Did you know Life Insurance can cover day-to-day and long-term expenses from groceries and utility bills, to rent or a mortgage, to childcare and college tuition? Take your family's household costs into account and consider how much coverage you have and what they may need. Additional Life Insurance coverage can help you plan for what's ahead and make sure your loved ones are covered if something happens to you. Get the facts so you can enroll with confidence and get back to what matters most.

Why Life Insurance? Why Now?

- **Provides tax-free payments** that can help cover expenses like a mortgage, tuition, student loans or credit card debt
- **It could be more difficult to get coverage in the future** because if you pass on coverage now, your employer's plan may require additional approval for all future coverage when you are older and your health may not be as good
- **Convenient payroll deductions** mean payments for life insurance through your employer will be deducted from your paycheck so you can set it and forget it
- **Life-changing events** such as a growing family or new home purchase may require additional financial protection, so it's important to make sure you're covered
- **Your coverage goes with you** no matter where your career takes you¹



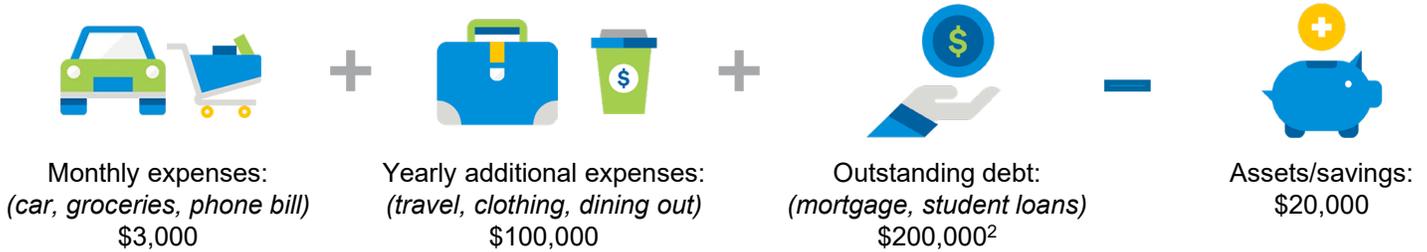
Consider this life event:

*My mother passed away when she was only 49. Despite our devastation, my brother and I were able to continue our education because she planned ahead and bought **life insurance**. That's why my husband and I decided to buy a policy after the birth of our daughter. We want her to be financially secure if anything were to happen to us.**

Questions? Call the Xerox Benefits Center at 1.800.428.2203
between 8 a.m. and 8 p.m. ET, Monday through Friday.

How much do you really need?

Here's how a household of four could calculate their life insurance needs:



Coverage amount to consider: \$640,000³

The amount is calculated as the sum of the estimated expenses to be covered (10 years' worth), the additional expenses to plan for, and outstanding debt minus assets and savings.

Utilize MetLife's Life insurance calculator—a digital, interactive, and easy to use tool—to help understand how much coverage you need.

Scan here to calculate your coverage



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*This is a hypothetical example and does not represent the experience of an actual MetLife customer. Your own needs and experiences may differ.

1. All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$20,000 must be elected.
2. This example assumes the family wishes to pay off their mortgage. In this case, they do not enter the mortgage amount in their monthly expenses, and it is only entered in the outstanding debt section.
3. This is a hypothetical example and is used for illustration purposes only. Your particular needs may vary. You may utilize the Life Insurance Planner located on the inside front cover of your enrollment materials or use the Life Insurance Calculator at www.metlife.com to assist you in determining the amount that is best for you and your specific needs. You may also want to consult with a tax advisor or financial planner.

Nothing in these materials is intended to be advice for any particular situation or individual. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.

MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GPN99/G2130-S.

