

Your Life is About Who You Love and Protect

Help Protect Them – With Life Insurance from MetLife

MetLife[®]




MGM
EDUCATOR BENEFIT PLANS
SERVING SCHOOLS SINCE 1975

Special Life Insurance Offer

Your employer cares about you and your family. That's why they have arranged for you to have the opportunity to purchase Supplemental Life and Accidental Death and Dismemberment insurance through MetLife, one of the world's largest and most respected financial services companies.

Three Steps To Help Protect Your Family

- 1** Read the enclosed material for information about the coverage options that are available to you and your family.
- 2** Use the needs assessment tool on the next page or online at www.metlifeeasier.net/sbc to determine how much life insurance coverage you really need, then refer to the enclosed rate chart to find out how much it will cost.
- 3** Fill out the enclosed enrollment form and return it before the enrollment deadline.



Your Options — At a Glance

Your employer is always looking for ways to improve your benefits plan and wants you to have the opportunity to receive the life coverage that meets your individual needs at a price you can afford. Getting the income protection needed to guard against life's uncertainties shouldn't be difficult. That's why your employer is offering you a life benefits plan from MetLife®, a leader in group life insurance. This coverage is designed to provide your family with a financial foundation that you can build upon. You have the opportunity to benefit from all that MetLife offers, including:

- **Supplemental Life Insurance (Employee Paid)**
- **Supplemental Accidental Death and Dismemberment Coverage (Employee Paid)**
- **Dependent Life Insurance (Employee Paid)**
- **Dependent Accidental Death and Dismemberment Coverage (Employee Paid)**

Life Insurance Planner

Evaluating Your Needs

Take a few moments today to determine if you have enough insurance coverage to protect the people that are important to you. Complete the Life Insurance Planner to figure out how much insurance you may need.

A

BASIC MONTHLY EXPENSES

These are the everyday expenses your family has to meet on a monthly basis. Decide how long you wish to provide for these expenses before your family is more self-sufficient. Then tally the total annual expense over the period of time you want covered.

Monthly Expenses (Consider expenses such as Mortgage Payment/Rent, Household Living Expenses, Child Care)	<input type="text"/>	\$	<input type="text"/>
Multiply the previous line by 12 for Basic Annual Expenses	<input type="text"/>	\$	<input type="text"/>
Number of Years You Wish to Protect Your Family (It could be 5, 10, 15 years or more)	<input type="text"/>		<input type="text"/>
Multiply Previous Two Lines for Total Basic Expenses	<input type="text"/>	\$	<input type="text"/> (A1)

ADDITIONAL EXPENSES TO PLAN FOR

These are additional costs you and your family may have been planning for, so you may want to consider these as well.

Future Expenses (Consider expenses such as College Tuition, Child(ren)'s Wedding(s), Personal Funeral Expenses, Elder Care for Parents)	<input type="text"/>	\$	<input type="text"/> (A2)
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OUTSTANDING DEBT

These are committed costs you may wish to pay off in full to protect your family from this burden.

Outstanding Debt (Consider Remaining Mortgage, Credit Card Bills, School or Auto Loans)	<input type="text"/>	\$	<input type="text"/> (A3)
Total lines A1, A2 and A3 for Total Expenses	<input type="text"/>	\$	<input type="text"/>

B

AVAILABLE ASSETS

Assets (Consider Savings (Bonds, Stocks etc.), Employer Savings Plan, Equity in Your Home, Current Employer Paid and/or Other Individual Life Insurance)	<input type="text"/>	\$	<input type="text"/>
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C

A - B = C Total Expenses - Total Available Assets

This is the amount of life insurance coverage you may need to provide adequate insurance protection for your family.

Total Coverage Needed	<input type="text"/>	\$	<input type="text"/>
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Be sure to take into account any income from your spouse that can be used towards these expenses, as well as any existing life insurance coverage you may have.

DON'T FORGET, your calculation is based on today's costs and doesn't account for inflation or changes in annual earnings. We recommend that you review your coverage periodically — even annually — to ensure that your family's needs will be met now and in the future.

Now that you have determined the amount of insurance you may need, you can make an informed decision about your life insurance options.

*If you wish to pay off your mortgage, do not enter the monthly expense in this section. You should enter this information under the Outstanding Debt section.

Your Options — At a Glance

Supplemental Life Insurance

Your employer recognizes how important it is to provide you with an opportunity to enroll for additional life insurance coverage to help meet your family's needs. To find out the options that are available to you, please refer to the enclosed enrollment form.

What are some of the other benefits available to you through participating in this program?

Besides the peace of mind that comes from knowing you've provided your loved ones with the protection they deserve, the benefits are numerous:

■ Option To Continue Your Coverage

Should you leave your employer for any reason, you can continue your life insurance coverage. Competitive rates apply, but will differ from your current rates. MetLife will bill you directly. To take advantage of this benefit, you must elect coverage of at least \$20,000.¹

■ Option to Receive Accelerated Benefit

In the event you become terminally ill, you may receive up to 50% of your Supplemental Life Insurance proceeds, subject to a maximum of \$250,000. This can go a long way toward helping your family meet medical and other related expenses.²

■ Pays Your Life Premiums if You Become Disabled

Should you become disabled and unable to work due to total and permanent disability, your life insurance coverage can be continued at no cost to you.³

Accidental Death and Dismemberment (AD&D) Insurance

What coverage is available?

When you enroll for Supplemental Life insurance, you are automatically enrolled in Supplemental AD&D insurance. The benefit amount for Supplemental AD&D insurance is equal to the benefit amount for Supplemental Life coverage.

What is covered under this plan?

Supplemental AD&D insurance provides benefits for accidental loss of life or serious accidents based on a benefit schedule.

FOR THE LOSS OF:	AMOUNT PAYABLE IS BASED ON A PERCENTAGE OF THE ACCIDENTAL DEATH BENEFIT:
Life; or any combination of a hand, foot or sight of an eye, or speech and hearing in both ears, paralysis in both arms and legs	100%
A hand, a foot, sight of an eye or speech, an arm or leg, paralysis of both legs or paralysis of one arm and leg on either side of the body	50%
An arm or a leg	75%
Thumb and index finger of same hand	25%
COVERED LOSSES ALSO INCLUDE:	
Paralysis of both legs or paralysis of one arm and leg on either side of the body	50%
Paralysis of one arm or leg	25%

What are some of the other benefits available to you through participating in this program?

Besides the peace of mind that comes from knowing you've provided your loved ones with the protection they deserve, you will have access to the following benefits:

■ Protection When You Travel

Travel Assistance⁴ covers you and your dependents for medical, travel, legal and financial assistance services 24 hours a day, 365 days a year, while traveling internationally or domestically, more than 100 miles from home. You will have access to more than 600,000 pre-qualified providers in more than 238 countries. The travel assistance services are underwritten by Fairmont Premier Insurance Company or Fairmont Insurance Company and administered by AXA Assistance USA, Inc. The Fairmont insurers and AXA Assistance USA, Inc. are not affiliated with MetLife and the services provided are not part of the insurance coverage provided by MetLife.

- You also receive the following benefits: Air Bag Benefit, Brain Damage Benefit, Child Care Benefit, Coma Benefit, Common Carrier Benefit, Exposure Benefit, Presumption of Death and Seat Belt Benefit.

Dependent Life Insurance

In addition to offering life insurance for employees, your employer also provides the opportunity to elect life insurance coverage for your dependent spouse and/or children. To be eligible for Dependent Life insurance, you must be enrolled in the Employee Supplemental Life insurance program and Dependent Life insurance coverage *may not* exceed 50% the employee coverage amount. To find out the options that are available to you, please refer to the enclosed enrollment form.

Dependent Accidental Death and Dismemberment Insurance

What coverage is available?

When you enroll your dependents for Dependent Life insurance, they are automatically enrolled in Dependent AD&D insurance. The benefit amount for Dependent AD&D insurance is equal to the benefit amount for Dependent Life coverage.



Frequently Asked Questions

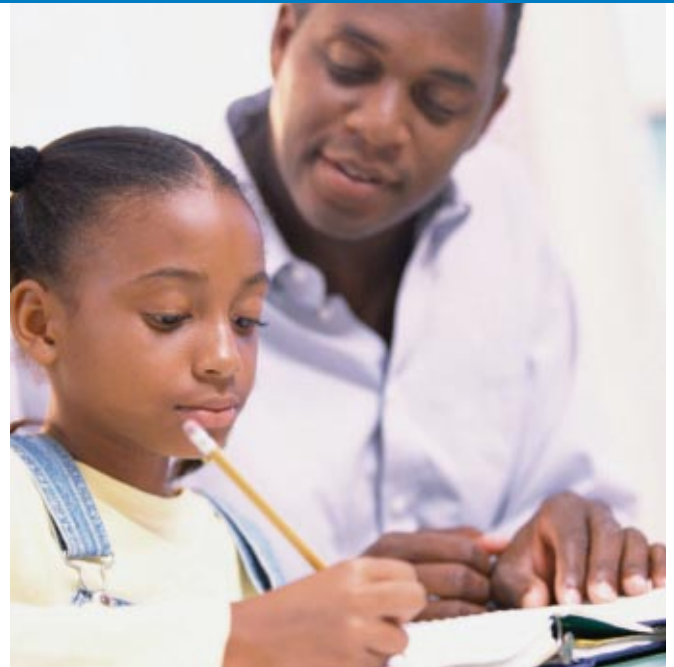
Q. What is the cost of coverage?

A. You are eligible for group rates that are available through the convenience of payroll deduction. Simply refer to the enclosed rate sheet for information on the cost.

Q. What is not covered?

A. Supplemental and Dependent Life insurance does not provide payment of benefits for death caused by suicide within the first two years (one year in North Dakota) of the effective date of the certificate, or payment of increased benefits for death caused by suicide within two years (one year in North Dakota or Colorado) of an increase in coverage.

AD&D insurance does not include payment of benefits for any loss caused by or contributed to by: physical or mental illness or infirmity; or the diagnosis or treatment of an illness or infirmity; an infection, other than infection occurring in an external accidental wound; suicide or attempted suicide (while sane in Missouri); intentionally self-inflicted injury; the voluntary intake or use of any drug, medication or sedative, unless it is taken or used as prescribed by a physician or an over-the-counter drug, medication or sedative taken as directed; alcohol in combination with any drug, medication, or sedative; or poison, gas, or fumes; war, whether declared or undeclared; or an act of war, insurrection, rebellion, riot or terrorist act; committing or attempting to commit a felony; service in the armed forces of any country or international authority, except the United States National Guard; travel in an aircraft as a pilot, crew member, flight student or while acting in any capacity other than as a passenger; travel in an aircraft for the purpose of parachuting or otherwise exiting from such aircraft while it is in flight, except for self-preservation; travel in an aircraft or device used for testing or experimental purposes; by or for any military authority or for travel or designed for travel beyond the earth's atmosphere; or intoxicated at the time of the incident and is the operator of a vehicle or other device involved in the incident.



Intoxicated means that the person's blood alcohol level met or exceeded the level that creates legal presumptions of intoxication under the laws of the jurisdiction in which the incident occurred.

Q. How will my insurance benefits be paid?

A. Insurance benefits in the amount of \$5,000 or more are paid through the convenience of a Total Control Account (TCA), which is an account that pays interest at rates comparable to current money market accounts and is fully guaranteed by MetLife. The beneficiary receives a checkbook and has free check writing privileges.

Q. When will coverage become effective?

A. Coverage will become effective following review and approval of your completed enrollment form.

Provide Your Loved Ones with the Protection They Deserve.

Enroll in Supplemental Life Insurance Program before the enrollment deadline. If you have questions about the options that are available to you or how to enroll, contact your benefits administrator.

For more information, please refer to your employer's Summary Plan Description.

Supplemental Life coverage is provided under a group insurance policy (Policy Form GPNP99) issued to your employer by MetLife. Supplemental Life coverage under your employer's plan terminates when your employment ceases, when your Supplemental Life contributions cease or upon termination of the group contract. Should your life insurance coverage terminate, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

Dependent Life Insurance coverage is provided under a group insurance policy (Policy Form GPNP99) issued to your employer by MetLife. Dependent Life coverage terminates when an employee's employment ceases, when Dependent Life contributions cease, upon the death of the employee, when a dependent no longer qualifies as a dependent, when a dependent spouse reaches age 70 or upon termination of the group contract. Should your life insurance coverage terminate, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

AD&D coverage is provided under a group insurance policy (Policy Form GPNP99) issued to your employer by MetLife. AD&D terminates when an employee's employment ceases, when an employee's contributions cease or upon termination of the group contract.

¹ If your term life insurance under this plan terminates, you will have an opportunity to continue group term coverage ("portability"). You must elect portable term life insurance to elect AD&D portable coverage. If you elect portable term life coverage, a new conversion privilege may arise when your portable coverage ends or reduces. Subject to plan design and state availability.

² The accelerated death benefits offered under your certificate are intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986. If the accelerated benefits qualify for such favorable treatment, they will be excluded from your income and not be subject to federal taxation. Tax laws relating to accelerated benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive accelerated benefits excludable from income under federal tax law.

Receipt of accelerated benefits may affect your eligibility, or that of your spouse or family, for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), Supplemental Social Security Income (SSI) and drug assistance programs. You are advised to consult with social services agencies concerning the effect receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family. The accelerated life insurance benefit is subject to a Mortality and Interest Charge. Subject to state availability of plan design.

³ Disability or disabled means the employee's inability to do his/her job and any other job for which he/she is fit by education, training or experience, due to injury or sickness.

⁴ Insurance benefits for the travel assistance program are underwritten by Fairmont Premier Insurance Company or Fairmont Insurance Company and are administered by AXA Assistance U.S.A. AXA Assistance U.S.A., Fairmont Premier Insurance Company, and Fairmont Insurance Company are not affiliated with MetLife, and the Travel Assistance services they provide are separate and apart from the insurance provided by MetLife.

This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and your employer. Specific details regarding these provisions can be found in the booklet certificate. If you have additional questions regarding the Life Insurance Program underwritten by MetLife, please contact your benefits administrator MetLife.

have you met life today?®

Shelf Plan
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