

Whole Life Insurance SOLUTIONS Series 121 Plan Summary

WHOLE LIFE INSURANCE BENEFITS

With MetLife, purchasing Whole Life Insurance, offered through Texas Life Insurance Company, may be a great supplement to any term life insurance you may already have because it protects your loved ones for your entire life, not just while you're working. Whole Life Insurance is a policy that you own; it can never be cancelled, even if your health changes.¹

Available coverage is subject to certain minimums and maximums summarized in the Maximum Lifetime Coverage Limits table below. Texas Life used three underwriting tiers- Tier 1 (Guaranteed Issue), Tier 2 (Express Issue), Tier 3 (Simplified Issue) to determine the maximum coverage available for employees.

Tier 1 maximums are available in the employee's initial period of eligibility by answering "Yes" to the Tier 1 question ("Are you at work on a full-time basis, performing your usual duties?"). Tier 2 maximums are available in any application period by answering "Yes" to the Tier 1 question and "No" to the Tier 2 question. Tier 3 maximums are available in any application period by answering Tier 1, Tier 2 and Tier 3 questions (see your application packet for more details).

Even if the employee does not apply for coverage, Tier 2 and Tier 3 maximums are available for spouse/domestic partner, and Tier 2 maximums are available for children.

Proposed Insured	Ages	Minimum	Maximum Lifetime Coverage Limits		
			Tier 1 Guaranteed Issue Maximum	Tier 2 Express Issue Maximum	Tier 3 Simplified Issue Maximum ³
Employee	17-39	\$10,000	\$75,000	\$150,000	\$250,000
	40-49		\$50,000	\$100,000	
	50-59	\$5,000	\$25,000	\$50,000	
	60-70		\$15,000	\$30,000	
Spouses/Domestic Partners, Children and Grandchildren are only eligible for the SOLUTIONS 121 plan					
Spouse/ Domestic Partner	17-39	\$10,000	Not Available	\$50,000	\$75,000
	40-49			\$5,000	\$25,000
	50-59	\$10,000			\$25,000
	60-70	\$25,000			\$10,000
Children (Individual Policy)	15d-26	\$10,000			\$25,000
Children (CTIR)	15d-18	\$10,000		\$10,000	
Grandchildren (Individual Policy)	15d-18	\$10,000	\$25,000		

Additional features will help provide you with even more protection⁵:

- **Child Term Life Insurance Rider⁶** covers all your children ages 15 days through 18 years at the time of application for \$10,000
- **Accidental Death Benefit⁶** rider doubles the insurance proceeds when death occurs prior to age 65 as a result of an accidental bodily injury

BENEFIT PAYMENT EXAMPLE

Sue Ellen was offered the ability to purchase a whole life policy through her employer. She liked the idea of purchasing permanent life insurance coverage to provide for her children even after she retired.

She purchased a \$50,000 policy that would provide her \$50,000 in paid up coverage when she retires at age 65 (100% of benefit amount).	She dies during her working years at age 62 and her children are the beneficiaries of the whole life policy.	100% of the insurance proceeds, \$50,000, is paid out to her children upon her death.
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QUESTIONS & ANSWERS

Who is eligible to apply for this coverage?

You, your spouse/domestic partner, your children and grandchildren.⁴

Who is eligible to apply for the Child Term Rider?

You may apply for a Child Term Life Insurance Rider for \$10,000 if the primary insured is age 59 or less in lieu of an individual policy on each child. It insures the primary insured's children and step-children who are ages 15 days through age 18 at the time of the application. Children thereafter born to or adopted by the primary insured are covered 15 days after birth. Coverage continues to age 25. Coverage terminates at the primary insured's age 65. Coverage on a step-child ceases upon the primary insured's divorce from the step-child's natural or adoptive parent. If the primary insured dies, coverage is paid-up to the earlier of the insured child's age 25 or the Contract Anniversary Date on which the primary insured's Attained Age would have been 65 [(Form ICC07-ULCL-CIR-07)].

How do I pay for my coverage?

Premiums will be conveniently paid through payroll deduction, so you don't have to worry about writing a check or missing a payment. If you should change jobs or retire before the policy becomes paid up, you simply pay the monthly premium directly to MetLife by automatic bank draft or monthly bill.

How much does Whole Life Insurance cost?

It may be less expensive than you think! This whole life insurance plan is an economical way for you to provide for your loved ones. Paid up insurance means premiums are guaranteed to remain level until age 65 or for 20 years if the policy is purchased at age 46 or later. At that time, the policy becomes fully paid up and no further premiums are due, and the face amount remains level. (See your application packet for rates).

Can I apply for this coverage without having to answer medical questions or take a medical exam?

Because this coverage is available through your employer, you can qualify for coverage if you are actively-at-work and answer a work status question.

Who do I call for assistance?

Please call MetLife directly at **1 800 GET-MET8** (1-800-438-6388), Monday through Friday from 8:00 AM to 11:00 PM EST.

¹Coverage can never be cancelled, as long as the insured pays the level premiums.

²Only one policy and one risk classification per insured at each enrollment.

³SMAC-Blood profile required for face amounts of \$150,001 and up.

⁴Coverage not available in all states. Coverage not available for children and grandchildren in Washington. In certain states, availability of an individual policy for spouses/domestic partners, dependent children and grandchildren is pending regulatory approval. The employee does not have to apply for the spouse/domestic partner, children and/or grandchildren to apply for an individual policy.

⁵Additional costs and conditions apply.

⁶Applies to insureds between issue ages of 17 and 59.