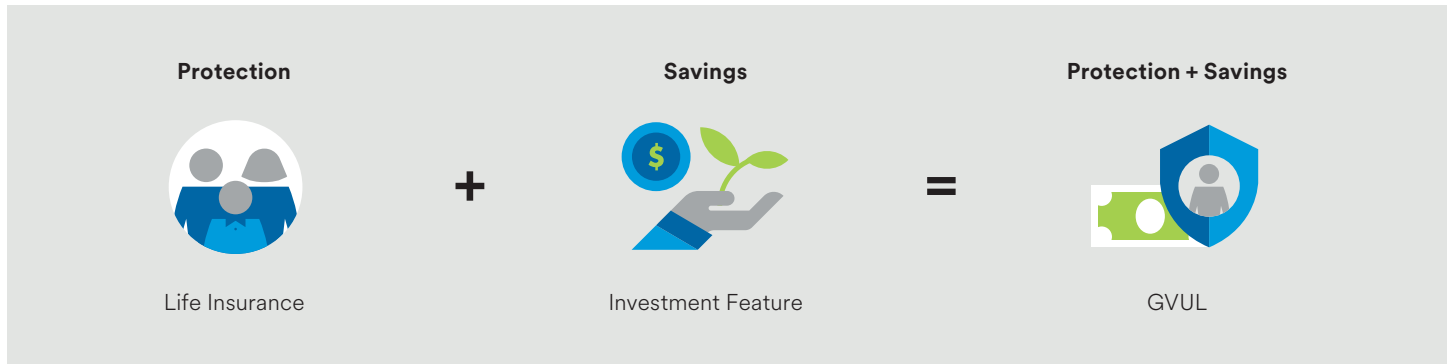


One policy, two benefits



Your Group Variable Universal Life (GVUL) policy combines valuable life insurance protection with an optional investment feature. So, in one policy, you can provide financial protection for your loved ones in the event of your death and build cash savings that you can use during your lifetime towards, for example, a child's education, buying a home or living comfortably in retirement.



Life insurance

Life insurance is an essential part of an overall financial plan. It's important you plan ahead with enough life insurance coverage to help ensure a continued lifestyle for those who may depend on you. And, your financial plan doesn't end when you change jobs or retire, so it's important to have life insurance that doesn't end at that time as well. Your GVUL insurance coverage is an individually-owned and portable¹ policy, which means you have the freedom to take it with you if you retire or leave the company for any reason — at competitive group rates — keeping your financial plan intact to continue to provide your loved ones with valuable life insurance protection.

Choose the right amount of life insurance coverage

Providing financial protection to those who depend on you is important, but it doesn't have to be difficult. The first step is to evaluate how much life insurance coverage you need to help your beneficiaries with expenses such as:

- Mortgage payments and outstanding debt
- Child's education or care expenses
- Daily living expenses
- Medical bills and final expenses

Your financial advisor, or a web-based life insurance needs calculator can help you determine the appropriate amount of coverage. If you find that you need coverage in addition to what you already have, GVUL provides a convenient, affordable and portable solution to your need.

“Employees rely heavily on group life insurance, as evidenced by 71% of insurance proceeds coming from group policies.”²

Update coverage as your needs change

Don't forget as your life changes, so does your need for life insurance. A unique advantage of GVUL insurance is that you have the flexibility to update your coverage as your life and financial goals change over time, such as:

- Change in marital status
- Home improvement or purchase
- Birth or adoption of a child
- Caring for aging family members
- Job or salary change
- Estate planning

“In a 2015 survey, 73% of survivors responded that, if a spouse with group insurance had left an employer, they would have continued coverage if portability was an option.”²

GVUL is unique because you can invest additional after-tax dollars into your policy. Any earnings on those investment dollars accumulate in a tax-advantaged manner.

Investment feature

Build cash savings for the future

Your GVUL policy helps you build cash value by providing you the option to contribute after-tax dollars, in addition to the life insurance premium, into your policy. You have the choice to allocate these additional investment dollars into a selection of professionally managed investment portfolios as well as an interest-bearing account, which has a minimum guaranteed rate³ of return. All potential earnings on your investment grow tax-deferred, so you get to keep more of what you've earned.

Spend cash value when and how you choose

Your cash value can be withdrawn at any time, with no surrender charges, and can be spent during your life in a variety of ways, such as paying for college, purchasing a home, or supplementing your income at retirement. When you withdraw your cash value, you are generally not taxed on the earnings unless you withdraw more than your cost basis.⁴

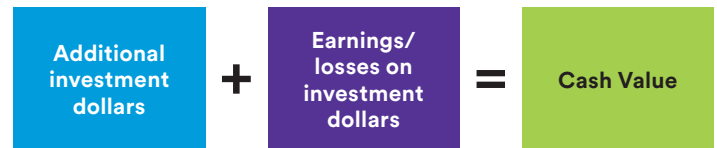
It's important to understand the terms "Cost Basis" and "Cash Value" and how they relate to each other in your GVUL policy.

Cost Basis is defined as the sum of all premiums that have been paid into your GVUL policy less prior nontaxable distributions. Premiums include both life insurance premiums and additional investment dollars you contribute.



* It's important to remember that any prior nontaxable distributions will reduce your cost basis.

Cash Value is equal to the sum of your additional investment dollars, plus the difference of any investment earnings/losses on those additional investment dollars.



Why does Cost Basis and Cash Value matter to you?

As you evaluate your short and long-term financial goals, it's important to understand how you can use your cash value accumulations to help reach those goals.

If you have been investing additional dollars into your GVUL policy, you can withdraw your cash value, including any earnings that have grown on a tax-deferred basis, free from federal income tax, as long as the amount of total cash value you withdraw is less than your cost basis.⁴

For Example: Let's assume at age 35 Tim becomes a new dad and decides to start contributing additional investment dollars into his GVUL policy to begin saving for his daughter's future college fund. Over the last 17 years, Tim has accumulated \$60,000 of cash value into the policy and wants to know how much of that amount he can withdraw on a tax-free basis to go towards his daughter's education. MetLife informs Tim the cumulative total of all premiums paid into his policy (Cost Basis) is \$60,000. As a result, the entire cash value of \$60,000 can be withdrawn tax-free because it does not exceed the value of his cost basis.

Cash Value



\$60,000

and

Cost Basis



\$60,000

then



Tim can withdraw all of his cash value tax-free

Your GVUL policy is smart and easy because you can:



Protect your loved ones with portable life insurance coverage



Save for the future with earnings that have potential to grow tax-deferred



Start, change or stop investment contributions as your life changes



Access your cash value when you need it through loans and withdrawals

GVUL offered at your workplace is convenient and has a variety of features that can help you meet your needs today and in the years ahead such as:

- Portability so you can maintain your coverage if you leave the company
- Competitive group rates
- Unique investment feature
- Convenient automatic deductions

Start building your financial foundation today. We can help. Talk to a GVUL Benefit Specialist for more information on all of the plan features and investment options available to you with a GVUL policy.

1. To the maturity age specified in your certificate. In some program designs, if your employer replaces MetLife GVUL with another group life insurance plan or otherwise terminates the MetLife group contract, your coverage may also be terminated, even after separation from employment or retirement.
2. MetLife's 2015 Study of the Financial Impact of Premature Death.
3. All guarantees are dependent on the financial strength and claims paying ability of Metropolitan Life Insurance Company.
4. 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 reduce the death benefit and cash value, thereby diminishing 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.

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 tax advice and this document should not be construed as such. Please seek advice based on your particular circumstances from a qualified tax advisor.

Prospectuses for Group Variable Universal Life insurance and its underlying portfolios can be obtained by calling (800) 756-0124. You should carefully consider the information in the prospectuses about the contract's features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying funding choices. Please read the prospectuses and consider this information carefully before investing. 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. MetLife's standard Certificate Forms, available on or after 5/1/09 include: Certificate Forms G.24300(2003); G.24300A(2003); NY-G.24300-STOCK and G.24300A-STOCK. Coverage may also be provided on MetLife's previous standard Policy Forms 30037(6/96); FL: 3003709(5/2005); IN: 3003713(6/96); MA: 3003720(6/96); MD: 3003719(6/96); MN: 3003722(6/96); MS: 3003723(5/2005); NE: 3003726(6/96); NY: 3003731(5/2005); OK: 3003735(6/96); OR: 3003736(5/2005); PA: 3003737(6/96); SC: 3003739(6/96); SD: 3003740(6/96); and in TX: 3003772(5/2005).

