

Online is...

EASIER,

SAFER &

3x  **FASTER**

...than **mail.**

By submitting your claim online on metlife.com/lifeclaims, you can **receive your funds in just 3 - 7 business days.**

Just follow these simple steps:

1

Go to metlife.com/lifeclaims to login or set up an account.

2

Enter the following codes:

Identity: 0101688

Access: 54887

3

Upload pictures of supporting documents.

Live agents are just a phone call away if you need help.



Access it all online.

View your claim status and all the information in this claim kit on metlife.com/lifeclaims.

Your life insurance claim kit

On behalf of MetLife, please accept our sincere condolences during this difficult time.

Grief Counseling is available

As a beneficiary you and your family are eligible for grief counseling sessions at no cost to you with a licensed, professional counselor. For more information on the grief counseling program, please contact TELUS Health, Inc. at 1-888-319-7819. TELUS Health phones are staffed 24/7/365 to provide counseling services. You can also log on to one.telushealth.com (Username: metlifesupport Password: assist) to contact a counselor or access helpful grief-related information and resources.

Helping you submit your claim

Our standard method of paying the proceeds of your claim is to deposit them into a convenient Total Control Account. You'll find more details in the enclosed document, *"About the Total Control Account."*

We're here to help

We recognize this may be a challenging time for you. If you have questions, or need help preparing your claim, call us at **1-800-MET-6420 (1-800-638-6420)**. Our Customer Service Center is open Monday through Thursday, 8:00 a.m. to 8:00 p.m. EST, and Friday 8:00 a.m. to 5:00 p.m. EST.

Loss support when you need it

As a MetLife beneficiary, you are eligible for complimentary access to Empathy, a beneficiary support service that provides on-demand practical and emotional support to beneficiaries after a loss. Whether you need information about the probate process, help with closing financial and other accounts, or resources for coping with grief, Empathy's innovative tools and personalized resources will guide you through the challenges you may have to deal with in the weeks and months to come. Empathy's Care Team is available to speak with you Monday-Friday, 9:00 a.m. to 9:00 p.m. EST, and can be reached at (201) 720-1584 or by email at metlife@empathy.com. You can also register at join.empathy.com/met23 for immediate, complimentary access to Empathy.

Sincerely,

MetLife
U.S. Life Insurance Claims

Losing a loved one is one of life's most difficult moments. We're here to help.



We provide you with support and guidance to make the process a little easier.



We'll provide step by step guidance through the claims process and connect you to available services **included at no cost.**



You'll have **expert assistance** to help secure documentation related to your claim such as death certificates.



You can visit [metlife.com/beneassist](https://www.metlife.com/beneassist) for additional support beyond life insurance.*

*The [metlife.com/beneassist](https://www.metlife.com/beneassist) website provides information on how and why it's important to notify third parties (i.e., credit agencies, Social Security Administration and Veterans Affairs). You'll also find guidance on how to shutdown common social media accounts and more.

Let's discuss these no cost services available to you:

- **Grief Counseling¹** – Support from licensed professional counselors 24 hours a day, 7 days a week to help during this difficult time and provide comfort, encouragement and hope to you; along with legal, financial and funeral assistance.
- **Estate Resolution Services²** – Assist you with settling your loved one's estate, which includes unlimited one on one consultations, preparation and court representation and help with any correspondence or tax filing.
- **Digital Estate Planning³** – Create key estate planning documents online in as little as 15 minutes by answering a few simple questions. Visit www.willscenter.com to get started.



Call us at **1-800-638-6420**
for any of your claim needs.



Scan the **QR Code** with your smartphone camera or visit metlife.com/concierge5 to watch a quick video about the MetLife Beneficiary Claims Concierge experience.

1. Grief Counseling and Funeral Assistance services are provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.

2. Available with Supplemental Term Life. MetLife 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.

3. Digital Estate Planning without online notary is available to all individuals regardless of any MetLife relationship or product. It is not available for customers situated in or individuals residing in GU, PR and VI. Domestic partnerships are not currently supported. Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI.

Nothing in these materials is intended to be advice for any particular situation or individual. Like most group life insurance policies, MetLife insurance policies have certain exclusions, exceptions, limitations, reductions of benefits and terms for keeping them in force. A MetLife representative can provide you with 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 # GPNP99.





Support for your loss, beyond the claim



MetLife has partnered with Empathy to provide you and your family with on-demand personalized guidance to help you throughout the weeks and months ahead.

From settling the estate to dealing with grief, Empathy's tech-enabled assistance and real-time human support help MetLife beneficiaries save valuable time while dealing with the challenges that loss brings. Empathy helps ease the burden, so you can pay attention to the things that matter most.

On-demand assistance from Care Managers

Guidance for probate and estate settlement processes

Automated tools that take care of tasks on your behalf

Emotional support and help for dealing with grief



Access your Empathy account, courtesy of MetLife

Create your account using the method that works best for you

To register online scan the QR code or go to join.empathy.com/metlife

Download the Empathy app via the App Store/Google Play and use access code MET23

Call us at (201) 720-1584 to register over the phone

Empathy's bereavement services and platform are provided through an agreement with The Empathy Project, Inc., (doing business as Empathy). Empathy is not an affiliate of MetLife, and the services Empathy provides are separate and apart from the insurance provided by MetLife. This program is available to the beneficiaries of deceased insureds covered under MetLife Group Life insurance programs and to insureds who are terminally ill and eligible to accelerate life proceeds under MetLife's Accelerated Benefit Option. Empathy's terminal illness services are not available on NY policy forms or policy forms operating under NY jurisdiction. Empathy is only available to insureds and beneficiaries who are US residents. Information disclosed directly to Empathy is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.

Providing you with security and confidence to manage your insurance proceeds — Total Control Account[®]

MetLife's Total Control Account[®] (TCA) can reduce the worry of having to make financial decisions while grieving the loss of a loved one. We pay the full amount owed to you by placing the proceeds from your life insurance claim into the TCA to provide you the time you need to best decide how to use your funds. TCA is comparable to an interest-bearing checking account, but it's so much more...

Benefits of your TCA:



Immediate access to funds

- Earn interest from day one
- Guaranteed minimum interest of 0.50%¹
- No need for a separate bank account



Simple and flexible

- Fee-free Visa debit card/ATM card
- Ability to link to popular payment apps/services such as PayPal[®], Venmo[®] or Square CashSM
- Transfer funds from your TCA at any time without fees through ACH and bank to bank wires



Valuable account features

- No monthly maintenance or service fees*
- No ATM fees or charges for writing drafts, reordering drafts or making withdrawals

* Special services fees may apply only for the following: draft copies (\$2), stop payment of drafts (\$10), overdrawn TCA (\$15), and overnight delivery service (\$25.)



Ongoing support and service

- Dedicated US-based customer service team
- View current balances, recent statements and transactions any time via our online portal

Easy to set up and manage:

STEP 1 File your claim and receive proceeds

Once your claim is approved, MetLife will place the insurance proceeds into the new TCA account and send out an informational TCA Welcome Kit immediately.

STEP 2 Access funds easily

Access your insurance proceeds immediately through either the TCA Visa debit card or by writing a draft. You can use your TCA debit card at the ATM, with PayPal, Venmo or Square Cash. With your TCA debit card, there's no minimum transaction amount and any fees you incur using your TCA debit card are credited right back to your account! If you prefer drafts, you can access your funds in any amount of \$250² or more. You can use your TCA account to pay your bills online or by phone and even set up recurring payments for things like your mortgage, car payment, gym membership and more!

STEP 3 Manage your account

Receive monthly account statements³. You can also designate a beneficiary for your new TCA account, as well.

Other important information

- You can use a single draft to access the entire amount, including interest, in the TCA at any time or several drafts for smaller amounts (*as little as \$250*). There are no limits on the number of drafts you can write. Processing time is similar to check processing.
- Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The assets backing TCAs are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCAs and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to the Total Control Account will never fall below the guaranteed minimum rate on your welcome guide.
- While your TCA is similar to a checking account, it is a draft account not a bank account. Your Total Control Account is backed by the financial strength of MetLife. While the funds in your account are not insured by the Federal Deposit Insurance Corporation, they are guaranteed by your state insurance guarantee association. The coverage limits vary by state. Please contact the National Organization of Life and Health Insurance Guaranty Associations (www.NOLHGA.com or 703-481-5206) to learn more. **FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.**
- The interest rate on your account is set weekly and will always be the greater of the guaranteed rate stated in your TCA package, or the rate established by one of two indices monitored by MetLife. We calculate interest daily and compound it, so you earn interest on your interest. The interest is added to your account monthly.
- The interest earned may be taxable.
- If there is no activity on your account for a period of time (typically three years, but this may vary by state), state regulations may require that we contact you at the address we have on file. If we aren't able to reach you, we may be required to close your account and transfer the funds to the state.
- A beneficiary may be designated if no designation has previously been made.
- We may limit or suspend your access to the funds in your account if we suspect fraud or if there was an error in opening your account.
- We use the services of The Bank of New York Mellon, 701 Market Street, Philadelphia, PA 19106, for Total Control Account recordkeeping and draft clearing.
- You may move all or a portion of your Account balance into any other settlement option for which you then qualify, provided your Account balance is above the \$250 minimum balance requirement.
- A TCA generally is not available if the proceeds are less than \$5,000, you reside in a foreign country, or if the applicant is a corporation or similar entity.
- If you do not want a TCA, you may request a check by writing "check" beneath your signature on the attached claim form.
- We may receive investment earnings from operating the Total Control Account. The performance results of any investments we make do not affect the interest rate we pay you.
- We recommend you consult a tax, investment, or other financial advisor regarding tax liability and investment options.
- To learn more about TCA, please call us at 800-638-7283 or write us at Metropolitan Life Insurance Company, Total Control Account, PO Box 6300, Scranton, PA 18505-6300.

¹Refer to your Customer Agreement for more details.

²Processing time is similar to check processing.

³If your account has no activity, we'll send you a statement once every three months. Each statement, whether monthly or quarterly, will include the current account balance, the interest credited, any drafts written, and any other account activity.

State Specific Fraud Warnings – Group Product Claim Forms

Fraud Warnings

Before signing this claim form, please read the warning for the state where you reside and for the state where the insurance policy under which you are claiming a benefit was issued.

Alabama, Arkansas, District of Columbia, Louisiana, Massachusetts, Minnesota, New Mexico, Ohio, Rhode Island and West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Alaska: A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete or misleading information may be prosecuted under state law.

Arizona: For your protection, Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

California: For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado: It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Delaware: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

Florida: Any person who knowingly and with intent to injure, defraud or deceive any insurance company files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Idaho, Indiana and Oklahoma: WARNING: Any person who knowingly, and with intent to injure, defraud or

deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Kansas: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of insurance fraud as determined by a court of law and may be subject to fines and confinement in prison.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine, Tennessee and Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Maryland: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Hampshire: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud as provided in RSA 638:20.

New Jersey: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

Oregon: Any person who knowingly presents a materially false statement of claim may be guilty of a criminal offense and may be subject to penalties under state law.

Pennsylvania and all other states: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Puerto Rico: Any person who knowingly and with the intention to defraud includes false information in an application for insurance or files, assists or abets in the filing of a fraudulent claim to obtain payment of a loss or other benefit, or files more than one claim for the same loss or damage, commits a felony and if found guilty shall be punished for each violation with a fine of no less than five thousand dollars (\$5,000), not to exceed ten thousand dollars (\$10,000); or imprisoned for a fixed term of three (3) years, or both. If aggravating circumstances exist, the fixed jail term may be increased to a maximum of five (5) years; and if mitigating circumstances are present, the jail term may be reduced to a minimum of two (2) years.

Texas: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Vermont: Any person who knowingly presents a false statement of claim for insurance may be guilty of a criminal offense and subject to penalties under state law.

Virginia: Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated the state law.

Life insurance claim form

Use this form to submit your claim for a life insurance policy payment.

Things to know before you begin

- Each beneficiary submitting a claim must complete and sign a separate claim form.
- A signature is required for this claim to be processed.
- Please answer each question fully and accurately. If you return this form with missing or incorrect information, it will delay your claim.
- You may have to send us other documents with this claim, including a death certificate. See the list in *Section 5: How to submit this form*.
- **For assistance, or if you need help preparing your claim, call us at 1-800-MET-6420 (1-800-638-6420), then press 2. Our Customer Service Center is open Monday through Thursday, 8:00 a.m. to 8:00 p.m. ET, and Friday 8:00 a.m. to 5:00 p.m. ET.**



Please correct and initial any errors on the form.



A signature is required for this claim to be processed

SECTION 1: About you

Tell us in what capacity you're making a claim (**check one**):

Individual beneficiary or Representative of a trust, estate or Charity

Your relationship to the person who died (**check one**):

Spouse/Partner Parent Child

Trust/Estate Representative/Charity Other (*please explain*) _____

Your name (*first, middle, last*) - *Please print your name the way you want it to appear on your payment.*

First	Middle	Last
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Maiden or other names (*if applicable*)

Mailing address (<i>Street number and name, apartment or suite</i>)	Phone number
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City	State	ZIP code
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Date of birth (<i>mm/dd/yyyy</i>)	Sex (<i>M/F</i>)	Social Security number	Country of Citizenship
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Only complete if making a claim on behalf of a Trust, Estate or Charity Name of Trust/Estate/Charity	Date of Trust (<i>mm/dd/yyyy</i>)
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Tax Identification Number (*For the Trust, Estate, or other Charity*)

Insured Employee/Member Information

First name	Middle name	Last name
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Employer name

Yes, I would like to receive text and email updates about my claim's status, including digital information about the Total Control Account, the fastest way to receive my benefit payment.

Note: We will only contact you regarding your claim and benefit payment. Your information will not be shared for promotional offers. See the About Electronic Stating section for more information.

Please tell us if you would like to receive claim statuses electronically

Cell phone number	Email address
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Have you signed a document with a funeral home that authorizes us to make a payment directly to them? This document is usually referred to as a funeral home assignment.

No Yes – If yes, please send us a copy of the document with this claim form.

SECTION 2: About the deceased

Name *(first, middle, last)*

First	Middle	Last
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Maiden or other names *(if known, optional)*

Residence address *(Street number and name, apartment or suite)*

City	State	ZIP code
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Date of birth <i>(mm/dd/yyyy)</i>	Date of death <i>(mm/dd/yyyy)</i>
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Social Security number	Marital status <i>(check one)</i> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widow/widower
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3 Payment Selection

The standard method of payment for your life insurance proceeds is the **Total Control Account (TCA)**¹, offering a smart, safe way to grow your funds. It's also the fastest way to access your funds.² Although not a bank account, it is a lot like a checking account, but with several added benefits designed to provide you with greater flexibility and control over your money.

With TCA, you gain the following advantages:

- Higher interest rate compared to many traditional bank checking accounts
- No maintenance fees
- 100% ATM fee reimbursement

Same convenient features:

- Visa Debit Card*
- Account links to PayPal®, Venmo®, Cash App®, Apple Pay® and Google Pay™³
- Write drafts (which are similar to checks), pay bills online, or even set up recurring payments for things like your mortgage, car payment, gym membership and more
- Online access to your account

To learn more about TCA, please visit [LearnAboutTCA.MetLife.com](https://www.metlife.com/learn-about-tca).

Check here if you'd like us to send you a free TCA Visa® debit card.

The TCA debit card is safe, secure, convenient, and free. We cover any and all fees charged by ATMs or networks (including transactions, balance inquiries, and out-of-network surcharges).

You can use the card in-store or online to pay for anything, as you would with any other debit card.

*Note: Debit cards will be mailed out separately from the TCA Welcome Package.



Find out what a TCA can do for you:

Take a moment to explore the **Total Control Account calculator** to discover how a TCA can benefit you. It only takes seconds. Simply scan the QR code to visit tcacalc.metlife.com and enter your total estimated Life Insurance payment amount. The calculator will provide your potential earnings and comparisons.

* Not all accounts qualify for a debit card. Generally, estates, guardians, conservators, trusts, powers of attorney, minors and certain other Accountholders cannot obtain a debit card.

¹ A TCA is not available for claims under \$5,000, residents living outside of the United States, or if the claimant is a corporation or similar entity. A check will be issued to you if required by state law, regulation or your direction.

² If you elect to receive Email and Text Status Updates and receive payment by TCA, you can have access to your funds in two business days after your claim approval. Timing may vary by financial institution.

³ These payment services are service marks of their respective owners.



Insured Employee/Member Information

First name

Middle name

Last name

Employer name

SECTION 4: Certification and signature

By signing this claim form, you certify that:

- All the information you have given is true and complete to the best of your knowledge.
- Any contributions owed by the insured will be deducted from the insurance proceeds paid to me.
- If we overpay you, we have the right to recover the amount we overpaid. This can happen if we find we've paid you more than you're entitled to under this life insurance claim, or if we paid you when we should have paid someone else. You agree to repay us the amount we overpaid. You also understand that if you do not repay us, we may take steps, including legal action, to recover the overpayment.
- You have read the Claim Fraud Warnings included with this form. **New York residents:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Under the penalties of perjury I certify:

1. That the number shown as my Social Security Number or Tax Identification Number in "Section 1: About you" above is my correct taxpayer identification number, and
2. That I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen, resident alien, or other U.S. person*, and
4. I am not subject to FATCA reporting because I am a U.S. person* and the account is located within the United States.

(Please note: You must cross out Item 2 above if the IRS has notified you that you are currently subject to backup withholding because you failed to report all interest or dividend income on your tax return.)

**If you are not a U.S. Citizen, a U.S. resident alien or other U.S. person for tax purposes, please cross out items 3 and 4 above, and complete and submit form W-8BEN (individuals) or W-8BEN-E (entities).*

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding. You must complete this certification to avoid 24% withholding with respect to taxable amounts.



Signature of person making the claim

Date signed (mm/dd/yyyy)

Some services in connection with your claim may be performed by our affiliates, MetLife Global Operations Support Center Private Limited or MetLife Services and Solutions, LLC., unless prohibited by state or local law or by mutual agreement with the group customer. These service arrangements in no way alter Metropolitan Life Insurance Company's obligation to you. Your claim will be administered in accordance with Metropolitan Life Insurance Company's policies and procedures.

Insured Employee/Member Information

First name

Middle name

Last name

Employer name

SECTION 5: How to submit this form

5A. Check off the additional items you're sending with this claim form

- A death certificate.** We recommend providing a death certificate, and for some claims it is required. In certain circumstances, we may be able to pay your claim with the below cause and manner information if you are not able to provide a death certificate. Upon receipt of your Claimant's statement, we will review the claim and if we are unable to fully process your claim without a death certificate, we will contact you. If you are not providing a death certificate, please insert the cause of death and check the box for the manner. If you are providing a death certificate you can leave cause and manner blank :

Cause (*e.g. Cancer, Heart Attack, Car Accident*)

Manner (*Check the manner which applies*)

- | | | |
|---|--|---------------------------------------|
| <input type="checkbox"/> Natural causes | <input type="checkbox"/> Accident | <input type="checkbox"/> Suicide |
| <input type="checkbox"/> Homicide | <input type="checkbox"/> Pending investigation | <input type="checkbox"/> Undetermined |
- If you signed a document with a funeral home that authorizes us to make a payment directly to them, a copy of that document.
- Court-issued appointment papers** (*If the beneficiary is the estate and you are a representative of an estate, a copy of the appointment papers issued by the courts must be provided.*)
- Trust papers** (*If the beneficiary is a trust and you are a trustee, a notarized statement must be submitted, stating that the trust is still in effect and you are authorized to act under the trust. If you are not the original trustee, a copy of the page naming you as the successor trustee must be provided.*)
- Power of Attorney papers** (*If you are submitting the claim as Power of Attorney for the beneficiary, a copy of the POA papers for the beneficiary must be provided.*)

5B. Submission instructions

Unless you have been advised of different instructions by the administrator/employer, return this signed claim form and the documents you've checked off above in the envelope included with this package, or mail/fax them to:

Mail:

MetLife Group Life Claims
P.O. Box 6100
Scranton, PA 18505-6100

Fax:

1-570-558-8645

Email:

Lifecclaimssubmit@metlife.com



If faxing, please remember to fax both front and back sides of the signed claim form. Allow two (2) hours for documents to be received.

If emailing, please be advised:

Accepted document types: Word Document, PDF and JPEG.

Maximum single attachment size: 20MB

Maximum email size: 25MB

Encrypted emails cannot be accepted

Please note: Most claims are reviewed within five (5) business days.

We're here to help

For assistance, or if you need help preparing your claim, call us at 1-800-MET-6420 (1-800-638-6420), then press 2. Our Customer Service Center is open Monday through Thursday, 8:00 a.m. to 8:00 p.m. ET, and Friday 8:00 a.m. to 5:00 p.m. ET.

Insured Employee/Member Information

First name	Middle name	Last name
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Employer name

About Electronic Stating

MetLife provides electronic stating as a convenience to you. Please review the following terms and conditions carefully before providing (a) your agreement to them, and (b) your consent to receiving electronic statuses.

By agreeing to the terms of this Agreement, you are consenting to receive claims statuses in one or more of the following ways:

1. When a change has been made to your claim, we will send you an email advising you that we have made such a change;

Such e-mails will be sent to the current e-mail address we have on file for you. In addition, we can notify you about the availability of claim statuses by text message (SMS - Short Messaging Service). If you agree to receive notification of the availability of claim status messages by text message, you acknowledge and agree that any charges associated with your receipt of these messages are fully your obligation and are not reimbursable by MetLife or any of its affiliates. There may be other third party costs for Internet access fees or text message (SMS) charges that are not reimbursable by MetLife or any of its affiliates.

We will continue to deliver information in writing to you by U.S. mail.

2. You may withdraw your consent, change your delivery preferences, and update information we need to contact you electronically at any time by replying "stop" to a text message from us or by calling our Customer Service Department.

Metlife Estate Resolution ServicesSM (ERS)

If you're involved in settling the estate - as a beneficiary, executor or administrator - this service will help.

It can be challenging to settle an estate. That's why MetLife includes a valuable benefit called MetLife Estate Resolution Services(ERS) provided by MetLife Legal Plans¹, the nation's largest provider of group legal plans. This unique benefit provides legal services and support to probate the estate of the insured participant or the participant's spouse/domestic partner.

There is no additional cost for attorney's fees, no co-payment, and no claim forms to fill out when a participating MetLife Legal Plans attorney is used.

Legal resources when you need them most

If you're the **Executor** or **Administrator** of the estate, ERS will help you with the tasks required during probate. Some of these responsibilities are described on the next page.

If you're a **beneficiary** of this life insurance policy, you can speak with an attorney to discuss general questions about the probate process. Help is available to all beneficiaries, as well as to representatives of minor children who are beneficiaries.

What is probate?

Probate is the legal process used to settle an estate and distribute property and assets to the heirs. When someone dies and leaves a will, the will is "probated" to prove that it's valid.

Who is the Executor?

The Executor is named in the will to manage the probate process, pay outstanding debts and distribute property and assets as directed by the will.

Who is the Administrator?

The Administrator is an individual appointed by the probate court to settle the estate of a person who dies without a will, or "intestate." When probate is complete, the Administrator must distribute property and assets according to the "intestacy" laws of the state.

What's included

- Face-to-face or telephone consultations to discuss the probate process
- Preparation of required forms and documents
- Legal representation in probate court
- Assistance with letters, emails or other communications needed to transfer non-probate property, such as joint bank accounts, life insurance proceeds, etc.
- Associated tax filings

Getting started

1. Gathering important information

- The insured participant's Social Security number
- The name of the employer or group policyholder through which the insured participant obtained coverage
- The Customer or Experience Number

2. Call MetLife Legal Plans

Call MetLife Legal Plans at 1-800-821-6400, Monday through Friday, between 8:00 a.m. and 7:00 p.m. Eastern Time. Tell them you'd like to use MetLife Legal Plans. They'll ask for the information you gathered, give you a case number and provide the contact information for local MetLife Legal Plans attorneys in your area.

3. Contact the MetLife Legal Plans Attorney

Call the attorney to schedule an appointment and provide your case number. The attorney will provide the covered services at no cost to you.

Working with non-MetLife Legal Plans attorneys

If you prefer, you may use an out-of-network attorney. Simply call MetLife Legal Plans at 1-800-821-6400 and let them know. They will send you the Out of Network Attorney Fee Schedule and a claim form you can submit to request reimbursement. The benefit amount may not cover all of the attorney's fees and expenses, and MetLife will not pay more than the attorney's actual charges for the covered services. If your attorney's fees are higher than what the Out of Network Attorney Fee Schedule allows, the estate is responsible for paying the difference.

Services not covered by ERS

- Matters where there's a conflict of interest between the Executor, Administrator, any beneficiary or heir, and the estate
- Legal disputes with the group policyholder, employer, plan attorneys, MetLife and any of its affiliates
- Disagreements or legal disputes about statutory benefits such as worker's compensation or unemployment compensation
- 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
- Frivolous or unethical matters.

What does the Executor or Administrator do?

Duties vary by state, but usually include:

- *Filing a legal petition with the probate court* – officially requesting that the Executor named in the will, (or an Administrator), be allowed to manage the probate process.
- *Sending out death notifications* – letting other organizations like Social Security, Civil Services and Veterans Administration know that the person has died.
- *Collecting and listing the deceased's assets* – gathering and making a list of what the deceased owned, such as a house, car, bank account balances, insurance policies, investments, etc.
- *Making sure any claims against the estate are valid* – investigating any claims by companies or individuals that the deceased owed money to determine validity.
- *Paying expenses and debts* – paying bills such as the funeral bill, income and estate taxes, and expenses for administering the estate, as well as debts such as outstanding loans or credit card balances, and other money the deceased owed.
- *Canceling services* – stopping utilities, phone service, Internet accounts, credit cards, etc.
- *Receiving and tracking amounts payable to the estate* – keeping track of amounts paid to the estate, such as interest payments, stock dividends, additional income (*e.g. unpaid salary or vacation pay*) and other company benefits owed the deceased.
- *Handling correspondence* – responding to mail, email or phone calls about the deceased's financial affairs.
- *Summarizing all payments, receipts and expenses* – filing a report with the court itemizing all debts paid, receipts for purchases, income received and expenses associated with administering the estate to determine the net estate value.
- *Distributing property and assets to the heirs* – paying the net estate value to the heirs as directed by the will, or if there is no will, according to the "intestacy" laws of the state.

¹Included with Supplemental Life Insurance, Group Universal Life (GUL) Insurance, and Group Variable Universal Life (GVUL) Insurance. MetLife 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 Property and Casualty Insurance Company and Affiliates, 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.