

Help ensure your life insurance proceeds benefit your loved ones

Life insurance can help provide financial security for loved ones when you die. Your life insurance beneficiary serves a very important purpose — making sure your benefits are distributed as you intended. Without a validly named beneficiary, the life insurance proceeds payable as a result of your death will be distributed according to the terms of the insurance contract. This may result in the proceeds going to a family member, such as spouse, children, parents or siblings, or it may go to your estate.

Reviewing your beneficiary choices to ensure they are current is a necessary step that can help you avoid unwanted outcomes or probate. Always consider changes in marital status, deaths or other life changes that may impact your beneficiary designation, and update accordingly. You should review and update your designations yearly, or especially after a life event, such as marriage, divorce, birth of a child, child no longer a dependent, etc., to ensure that the life insurance goes to the party you intended.

While planning for the future, here are other MetLife services that can help alleviate the burden for your beneficiaries.

- **Delivering the Promise¹**: helps your beneficiaries sort through the details and serious questions about claims and financial needs during a difficult time. MetLife has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) financial professionals to be available for assistance in person or by telephone to help with filing life insurance claims, government benefits and help with financial questions.
- **Total Control Account²**: helps your beneficiaries manage life insurance proceeds through a life settlement option that provides easy and immediate access to their funds.
- **WillsCenter.com³**: All individuals have access to this document preparation service. With WillCenter.com, you can prepare your will and other estate planning documents online.
- **MetLife Infinity⁴**: helps you create a digital legacy for your beneficiaries, estate administrators and others who play important roles in your major life events. MetLife Infinity offers a unique way to capture and securely store your important documents including deeds, wills and life stage planning documents, as well as photos and videos. You can also share important life events, milestones and other memorable activities for future use.

Please visit www.carpenterssw.org for more information on the benefits offered in your plan or you may contact the Administrative Office at (213)386-8590 or toll free at (800) 293-1370 for additional information regarding your benefits and eligibility requirements.

- ¹. The financial professionals involved in the program Delivering the Promise were affiliated with MetLife until July 2016, when Massachusetts Mutual Life Insurance Company (MassMutual) acquired MSI Financial Services Inc. MetLife continues to administer this program, but has arranged with MassMutual for specially-trained financial professionals associated with MassMutual to offer financial education and provide personal guidance to employees and former employees of firms providing this program through MetLife.
- ². The Total Control Account (TCA) is not insured by the Federal Deposit Insurance Corporation or any government agency. 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 Total Control Accounts will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.
- ³. WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters.
- ⁴. MetLife Infinity is offered by MetLife Consumer Services, Inc., an affiliate of Metropolitan Life Insurance Company. MetLife Infinity is available to anyone regardless of affiliation with MetLife.

