

# Services to help navigate what life may bring, at no additional cost to you

Life insurance can be a critical first step in helping to ensure your family's financial wellbeing. With your MetLife group life insurance coverage, you get access to meaningful services to help you make the right decisions to manage what life may bring.



## Planning for the future

- Funeral Discounts & Planning Services:<sup>1</sup> Helping to alleviate the burden of making funeral arrangements from your loved ones. Get access to the largest network of funeral homes and cemeteries to pre-plan with a counselor and receive discounts on funeral services.
- WillsCenter.com:<sup>2</sup> Helping to ensure your final wishes are clear. Prepare or update a will, living will or power of attorney, online through the willscenter.com services.
- Digital Legacy:<sup>3</sup> Creating and sharing a digital legacy is easy with *MetLife Infinity*<sup>®</sup>. Use a digital application to store important documents securely such as deeds, wills, and personal photos and videos.



## Assisting through life's changes

- Portability:<sup>4</sup> Helping to prevent gaps in your coverage. Take your life insurance benefits with you at competitive group rates.
- Travel Assistance:<sup>5</sup> Traveling with peace of mind. Access to medical, travel, and concierge services - 24 hours a day, 365 days a year when traveling internationally or domestically.



## Supporting you and your loved ones through difficult times

- Grief Counseling:<sup>6</sup> Accessing professional support in a time of need. Meet in-person or by phone with a licensed counselor to help cope with a loss or major life change.
- Funeral Assistance:<sup>6</sup> Honoring a loved one's life. Work with compassionate counselors that assist with customizing funeral arrangements with personalized one-on-one service.
- Beneficiary Claim Assistance:<sup>7</sup> Making the claims process easy. Your beneficiaries get guidance from experts as they work through their options and financial needs with our *Delivering The Promise* services.
- Total Control Account (TCA):<sup>8</sup> Reducing the pressure of immediate financial decisions. Your beneficiaries can take their time to make the right decision with the flexible settlement option that gives full access to policy funds while earning a guaranteed minimum interest rate.

**Prepare your family for life's unexpected outcomes with MetLife Advantages.**

Please visit [www.carpenterssw.org](http://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 Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For TN, the discount is available for "At Need" services only. Not approved in AK, FL, KY, MT, ND, NY and WA.

2 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. WillsCenter.com is available to anyone regardless of affiliation with MetLife.

3 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.

4 To the maturity age specified in the certificate.

5 Travel Assistance services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd's London (not incorporated) through Lloyd's Illinois, Inc. Neither AXA Assistance USA Inc. nor the Lloyd's entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.

6 Grief Counseling and Funeral Planning services are provided through an agreement with Harris, Rothenberg International (HRI), Inc. HRI is not an affiliate of MetLife, and the services HRI provides are separate and apart from the insurance provided by MetLife. HRI has a nationwide network of over 35,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. Subject to state regulatory approval, not approved in all states. 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 a insureds, their dependents and beneficiaries who must have received a serious medical diagnosis or suffered a loss that has occurred, meaning, the diagnosis or loss must have taken place (death in the family, job loss, a finalized divorce or separation). Events that may result in a loss are not covered under this program unless and until such loss has occurred.

7 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.

8 Subject to state law, and/or group policyholder direction, the Total Control Account (TCA) is provided for all Life and AD&D benefits of \$5,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCA are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCA, and expects to earn income sufficient to pay interest to TCA Accountholders and to provide a profit on the operation of the TCAs.

[metlife.com](http://metlife.com)

