

Program Summary

AXA XL Group Variable Universal Life (GVUL) Insurance

Supplemental GVUL Insurance Coverage (employee-paid)

- Supplemental coverage from 1 times to 8 times your Basic Annual Earning is available.
- Supplemental coverage from 1 times to 5 times up to \$500,000 is available on a guaranteed issue basis (no medical questions) during your initial enrollment period.
- Maximum supplemental coverage: \$3,000,000

Spouse/Domestic Partner Coverage

- Spouse/Domestic Partner coverage in \$5,000 increments is available.
- Spouse coverage up to \$50,000 is available on a guaranteed issue basis (no medical questions) during your initial enrollment period.
- Maximum coverage: \$250,000
- Available as a term rider to the employees' coverage.
- **Please note:** *married employees who both have supplemental coverage can't cover each other under Spouse/Domestic Partner coverage.*

In some instances, MetLife may require additional medical information to evaluate insurability. Required information will be collected at the convenience of the applicant and paid for by MetLife.

Dependent Child Coverage

- Child coverage is \$2,000 increments is available.
- Maximum coverage: \$10,000
- Child coverage is guaranteed issue (no medical questions).
- Available as a term rider to the employees' coverage.
- **Eligibility:** at least 15 days old, but less than age 27.
- **Please note:** child rider can only be covered under one policy if married employees both work for AXA XL and have supplemental coverage.

Tax-deferred Investment Opportunity

Within the MetLife GVUL insurance certificate there is a tax-deferred investment feature that allows you to contribute additional premium, above the cost of insurance, to various investment options. which are managed American Funds Insurance Series®; Brighthouse Funds Trust I; Brighthouse Funds Trust II; Fidelity® Variable Insurance Products; T. Rowe Price Fixed Income Series Inc. and an interest-bearing account.²

- Investments may be made via payroll deduction and/or contribute a lump sum at any time
- Earn potential investment gains that grow tax deferred.¹
- Access to your money when you need it through loans or withdrawals from your cash value at any time, with no surrender charges or tax penalties.²
- Minimize your taxes at the time you withdraw your money, if your total cash value (your investment contribution and your investment gains) does not exceed the total cost basis (life insurance premiums paid and your investment contributions, less any previous tax-free withdrawals), your entire withdrawal is tax-free.²



To obtain the current interest crediting rate and premium expense charges, please contact MetLife at the number listed below.

MetLife AdvantagesSM

The following features and services are available as part of MetLife AdvantagesSM with your GVUL insurance coverage:

Face-to-Face Will Preparation³ offered through MetLife Legal Plans provides access to a participating plan attorney for preparing or updating wills, living wills and powers of attorney for you and your spouse/domestic partner at no cost to you. This service can help you to set forth your decisions concerning who cares for your children, inherits your property, follows your wishes regarding extraordinary life-prolonging measures, and handles your affairs.

Face-to-Face Estate Resolution Service⁴ is a valuable service offered through MetLife Legal Plans. The executors/administrators of both your and your spouse's/domestic partner's estates will have access to the services of a participating MetLife Legal Plans attorney to handle probating the deceased's estate. You can feel confident that the legal assistance provided to the executor/administrator will help alleviate the administrative burden and, since there is no cost for services provided by a network attorney, it will also alleviate the financial burden associated with settling an estate. Beneficiaries can also consult with a network attorney to discuss general questions regarding the probate process.

Funeral Discount and Planning Services⁵ is a service that offers funeral discounts and planning services. Through Dignity Memorial, you and your family will have access to compassionate counselors as well as discounts* of up to 10% off funeral, cremation and cemetery services through the largest network of funeral homes and cemetery providers in the United States

Grief Counseling⁶ 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.

Questions?

Contact a GVUL Specialist at (800)756-0124, Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

¹ Earnings within your GVUL coverage grow income tax-free while the policy stays in force. Money allocated to the variable investment portfolios is subject to market risk, and when redeemed may be worth more or less than your original investment. Please consider your investment time horizon, tax rates, and the effect of fees and expenses, including any premium expense charge, when evaluating the benefit of GVUL tax deferral. See your Prospectus and Certificate for complete information.

² Additional premium is subject to tax law limits. In general, participants may withdraw cash value equal to premiums paid without tax consequences. However, if the funding of your 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 59 ½ will also generally apply to MECs. MetLife will notify you if a contribution would cause your certificate to become an MEC. Potential investment earnings accumulate on a tax-deferred basis.] Withdrawals and loans will reduce the death benefit and cash value and thereby diminish the ability of the cash value to serve as a source of funding for cost of insurance charges, which increase as you age. Outstanding loan amounts do not participate in the interest credited to the interest bearing account and can have a permanent effect on certificate values and benefits. Upon surrender, lapse, or case termination, including those circumstances where termination of the group contract results in termination of individual certificates/policies, loans become withdrawals and may become taxable to the certificate owner

³ Will Preparation 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. In New York, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation.

⁴ Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, Estate Resolution Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and



Affiliates, Warwick, Rhode Island. Exclusions: The following services are not covered by the service: Matters in which there is a conflict of interest between the executor, administrator, any beneficiary or heir and the estate; any disputes with the Policyholder, Employer, Plan Attorneys, 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.

⁵Services 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. SCI offers planning services, expert assistance, and bereavement travel services to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers have been pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for funeral services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the funeral services discount is available for "At Need" services only. Not approved in AK, FL, KY, MT, ND, NY and WA.

⁶ Grief Counseling and Funeral Assistance services are provided through an agreement with LifeWorks. US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks 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.

* All applications for coverage are subject to review and approval by MetLife. If you choose to apply for increased coverage, the increase may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage

Nothing in these materials is intended as advice for any particular situation or individual. Like most group insurance policies, MetLife group policies contain certain exclusions, limitations, and terms for keeping them in force. Please contact MetLife for 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 legal, tax or accounting advice and this document should not be construed as such. Please confer with your qualified legal, tax and accounting advisors as appropriate.

Prospectuses for Group Variable Universal Life insurance and its underlying portfolios can be obtained by calling (800) 756-0124. You should carefully read and consider the information in the prospectuses regarding the contract's features, risks, charges and expenses, as well as the investment objectives, risks, policies and other information regarding the underlying portfolios prior to making any purchase or investment decisions. 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. Certificate Form # G.24300(2003)

