

Why is Life and Accidental Death and Dismemberment insurance important?

It can be a cost-effective way to help protect your family and finances in the event something happens to you. For many people, it helps ensure that if something unforeseen should happen, short and long term financial obligations could be met. It's important to take steps to make sure your family would be financially prepared if you were no longer there to handle expenses like:

- Mortgage or rent payments
- Utilities
- Insurance premiums
- Transportation
- Credit card bills
- Your children's education



It's important to review your life insurance needs periodically to help ensure your family is protected.

Q. What is the simplified issue term life insurance offer?

A. Employees of the City of Buffalo or the County of Erie and their spouse/domestic partner, depending on their age(s), may apply for coverage, using our short-form application. It's a simplified way to apply for life insurance coverage. This form includes only a few medical questions and asks for your height and weight and one hospitalization question. If we find no further medical information is needed upon review of your application, then you're done! It's as easy as that. If you can answer no to the hospitalization question and medical questions, that application could be all that is needed.¹

Q. What if I want more coverage than what is available through the simplified issue offer?

A. Employees and their spouse/domestic partner may apply for more coverage by completing our standard application that includes additional medical questions.

Q. I already have life insurance through my employer. Why get more?

A. While having some life insurance provided by your employer is a great benefit, it may not be enough to adequately provide for your family. Additional life insurance can give your family greater financial security.

Q. How much life insurance do I need?

A. It may be more than you have now. You should keep in mind that insurance needs change as your life changes — for example, getting married, starting a family, or purchasing a home. Many people are surprised to learn that they may not have enough life insurance to cover the many expenses their loved ones may face.

We've made it very simple to help you determine the amount of coverage you may need now:

Go to www.lifeonlinecalculator.com and click on the easy-to-use life insurance calculator to find your answer in minutes.

Q. What additional plan benefits are included?

A. The following additional plan benefits are included:

Beneficiary Grief Counseling²: Personalized counseling sessions to meet your beneficiary's needs. These sessions can be in-person or by phone with a licensed counselor who provide professional, confidential support during difficult times.

Will Preparation Services³: Helping to ensure your final wishes are clear. Get help preparing or updating a will, living will or power of attorney.

Estate Resolution Services³: Settling an estate with confidence. With unlimited consultations, either in person with an attorney or by phone, including court representations.

Accelerated Benefit Option⁴: Receive a percentage of your life insurance in the event that you become terminally ill and are diagnosed with no more than a specified amount of time to live.

Total Control Account^{®5}: Provides your loved ones with a safe and convenient way to manage life insurance proceeds.

Waiver of Premium: Life insurance can continue and no further premium payment may be required if you become disabled prior to age 60 and remain disabled for six (6) continuous months. MetLife will waive your premium

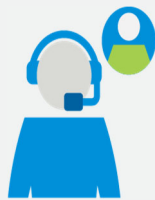
payments for as long as you continue to meet the definition of total disability, or until the age of 70. If you recover and no longer meet the definition of total disability, premium must again be paid when due.

Q. What about extra benefits for unexpected, accidental death?

A. Accidental Death and Dismemberment benefits (AD&D) can help provide financial security should a sudden, covered accident take your life or cause you serious loss or harm. If elected, this coverage complements your life insurance coverage and can help protect you 24 hours a day, 365 days a year.

Q. How much does the Life/AD&D insurance being offered by my participating employer cost?

A. It may be less expensive than you think. MetLife and your administrator Charles J. Sellers & Co., Inc. have designed these life insurance plans to be an affordable way for you to help provide for your family. You'll enjoy competitive rates, with a wide range of coverage amounts to choose from.



Have other questions?

Don't miss out on this important benefit offer. Complete your application today.

For a complete listing of rates and options, please contact your administrator Charles J. Sellers & Co., Inc., at 1-800-333-5440 or by email at Insurance@SellersInsurance.com

1. You must be actively at work, and not hospitalized in the past 90 days for coverage to become effective. If answers to medical questions and/or the answer to the hospitalization question are unfavorable, then full underwriting may be required and coverage is subject to approval of insurer.
2. Beneficiary Grief Counseling 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. This program is available only to beneficiaries of MetLife group Life Insurance programs. Events that may result in a loss are not covered under this program unless and until such loss has occurred.
3. Will preparation and 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. For New York-sitused cases, the will preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond will preparation. Tax planning and preparation of living trusts are not covered by the will preparation service. 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.
4. The Accelerated Benefits Option (ABO) is subject to state availability and regulation. The ABO benefits are intended to qualify for favorable federal tax treatment, in which case the benefits will not be subject to federal taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of ABO benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of ABO benefits will have on public assistance eligibility for you, your spouse or your family.
5. 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 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.

Coverage may not be available in all states. For mor information, please contact your administrator Charles J. Sellers & Co., Inc., at 1-800-333-5440 or by email at Insurance@SellersInsurance.com.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. For costs and complete details, please contact your administrator Charles J. Sellers & Co., Inc., at 1-800-333-5440 or by email at Insurance@SellersInsurance.com.

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