



Continue to be there for your loved ones with Life Insurance.

They will receive a lump sum payment to help provide a more financially secure future.

- Life moments
- Tuition
- Mortgage or rent

There are competitively priced ways to protect your family and finances in the event something happens to you. For many people, these coverages help ensure that if the unforeseen should happen, short-and long-term financial obligations could be met. If you have a spouse/domestic partner and/or child, they may rely on your help in running the household. It's important to take steps to make sure your family would be financially prepared without you to handle expenses like:

- Mortgage or rent payments
- Utilities
- Food
- Insurance premiums
- Childcare/education fees
- Transportation
- Credit card bills

With group Life Insurance you receive:

- a wide range of coverage to fit your needs and budget
- death benefit proceeds that are income tax free to your beneficiary
- certain amounts are guaranteed when you are first eligible

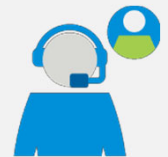
In general, industry experts recommend having enough life insurance to replace 7 years of income.¹

Taking care of everyday living costs is just one thing to consider. Nearly one-in-three Americans think they need more life insurance.¹ Families without adequate life insurance could struggle with longer term expenses like:

- College tuition
- Wedding expenses
- Child or aging parent care
- Retirement

You can better prepare for these longer-term expenses by purchasing additional life insurance that goes above your employer-provided coverage. It's important to review your life insurance coverage often, as you experience different life events. Getting married, having children and buying a home could require adding more life insurance protection to your portfolio as your financial commitments change.

Accidental Death and Dismemberment benefits (AD&D) can provide financial security should a sudden accident end your life or cause you serious harm. The coverage complements your Life Insurance coverage and helps protect you 24 hours a day, 365 days a year.



For questions, please call the RRD Benefits Center at **1-877-773-4236**.

Why should I enroll?

- Competitive employee rates
- Convenient payroll deduction
- Value-added services at no additional cost to you

To enroll, visit the RRD Benefits Center at www.rrd.bswift.com.

Life Insurance and AD&D

A cost-effective way to help ensure your short- and long-term financial obligations could be met if something unforeseen happens to you.



Q. What is a beneficiary?

A. The person you choose to receive the life insurance proceeds should something happen to you. It's possible to have multiple beneficiaries and you can update them regularly should your circumstances or needs change.

Q. I already have basic life insurance through my employer, why do I need more?

A. While having life insurance provided by your employer is a great benefit, it's possible that it may not be enough to adequately provide for your loved ones. Additional life insurance can give your loved ones greater financial security if you are no longer here to earn a paycheck.

Q. How much life insurance do I need?

A. Everyone is different, but it may be more than you have now. The insurance you need changes as your life changes — for example, getting married, starting a family or buying a home may change the coverage you need. Many people are surprised to learn that they may not have enough life insurance to cover the many expenses their loved ones may face.

It's simple to determine the amount of coverage you need now:

Go to www.metlifeeasier.net to calculate how much life insurance may be right for you.

Q. How much will it cost?

A. Life Insurance may cost less than you think. Term life insurance is designed to be an economical way for you to have extra protection. Rates are available online at the RRD Benefits Center at www.rrd.bswift.com.

Q. How do I pay for my coverage?

A. It's easy; premiums are deducted from your paycheck, so you never have to worry about writing a check or missing payments.

Q. How are claims paid?

A. A claim needs to be filed with the life insurance company upon the death of the insured. A tax-free death benefit is paid in a single lump-sum to your chosen beneficiary or beneficiaries.

Q. When does my coverage begin?

A. Coverage begins for:

- **Newly eligible employees,** your coverage will begin on the first day of the month following one full month of employment — the same as your other health benefits.
- **Current employees that elect this coverage during annual enrollment,** your coverage will begin on the first day of the new calendar year (January 1).
- **Current employees that elect this coverage with a qualified status change,** your coverage will begin on the date of your qualified status change.

Q. What other benefits are included in this plan?

- A. This group life insurance plan may also include:**
- **Grief Counseling²** Provides you and your family up to five face-to-face or telephone sessions with a licensed grief counselor to help cope with a loss or major event.
 - **Will Preparation³** Offers in-person and phone access to a network of plan attorneys to prepare or update a will, living will or power of attorney.
 - **Digital Estate Planning⁴** Access to online state-specific tools for will preparation and other key estate planning documents.
 - **Portability** Provides an opportunity to continue your group term life insurance coverage with MetLife at competitive rates if you retire or leave the company.
 - **Funeral Discount & Planning Services⁵** Access to Dignity Memorial, the largest network of funeral homes and cemeteries, to pre-plan arrangements and receive a discount on funeral services.

To learn more and enroll visit, the RRD Benefits Center at www.rrd.bswift.com or call 1-877-773-4236

Life Insurance



A cost-effective way to help ensure your short- and long-term financial obligations could be met if something unforeseen happens to you.

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1. Facts About Life 2017: Facts from LIMRA, September 2017 Like most group life insurance policies, MetLife insurance policies have certain exclusions, limitations, reductions of benefits and terms for keeping them in force. A MetLife representative can provide you with costs and complete details.
 2. 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.
 3. Included with Supplemental Life insurance. 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. For New York-sitused cases, Will Preparation Services are 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 Services.
 4. Digital Estate Planning is not included with dependent life coverages. Domestic Partnerships are not currently supported, however members in a domestic partnership may use a MetLife Legal Plans attorney for their planning needs. Online Notary is not available in all states. 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 Property and Casualty Insurance Company and Affiliates, Warwick, RI
 5. All 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. 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.

Like most group life insurance policies, MetLife insurance policies have certain exclusions, 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

