

The Power of Plus. Bundling Life + Disability



**Fast claims resolution, single dedicated service manager,
bundle savings and more.**



What if you could help your clients improve their financial security when it comes to sensitive life situations? You can with the power of plus. We've bundled Life + Disability coverage to bring income protection to the forefront while leaving inefficiencies and unnecessary costs behind. With **150 years of benefits experience** and an unmatched product portfolio, MetLife understands how to best meet your clients' needs.



+ A Plus for **Employers**

The simplicity employers deserve

When bundling **Life + Disability with MetLife**, your clients benefit from a simplified billing and administration process, making it easier for them to unlock better protection and savings for their employees during unexpected life events. MetLife offers group Life & Disability and Executive Life & Disability to:

- Reduce paperwork and heavier workloads with a single bill
- Streamline enrollment with a Digital Smart Statement of Health form and ease claim administration with an Integrated Waiver of Premium
- Enhance the return-to-work experience with absence and life record keeping
- Receive bundle savings as well as competitive rates and renewal terms

+ A Plus for **Employees**

The value employees seek

By choosing to bundle with MetLife, your clients are able to help alleviate some of the biggest barriers their employees face when deciding to choose the added security of Life + Disability coverage:

- Synergies across products are designed to protect income with lump-sum payments that can be used toward expenses such as tuition and mortgages
- Value-added services including will preparation and estate planning¹ help employees navigate life's changes and provide financial security for the people who depend on them most



A Plus for You

With **MetLife's New Business Product Bundling Program**, you now have the chance to earn additional compensation.²

To learn more about this offer as well the overall benefits of bundling Life + Disability with MetLife, **simply contact your representative today to get a quote.**

1. Included with Supplemental Life Insurance. Will Preparation and Estate Resolution Services are offered by MetLife Legal Plans, Inc., a MetLife company, 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

2. All compensation programs are subject to applicable laws and regulations.

Like most group life insurance policies, MetLife group policies contain certain exclusions, limitations, exceptions, reductions, waiting periods and terms for keeping them in force. Please contact MetLife for costs and complete details. You may find these provisions in your insurance certificate.