

GROUP LIFE FLEXIBLE BENEFITS COVER

Flexible cover designed for life, tailored for you

PROVIDING REASSURANCE FOR WHEN LIFE IS UNPREDICTABLE

Life can be unpredictable, and it's important that the benefits provided by your employer can be flexible too. Group Life Flexible Benefits cover is there to provide support to your loved ones should you die during the period of cover.

It's difficult to think about but reassuring to know that, should the worst happen, your dependants will receive a lump sum payment. This is payable upon your death, thanks to your employer providing this valuable cover.

COVER THAT'S RIGHT FOR YOU

Your employer confirms whether or when you are eligible to join their scheme, and open up your selection window so that you can make your choice. Once selected, they confirm the date your cover begins. You have the flexibility to select a level of cover within the parameters set by your employer and shown on your flexible benefit scheme, so that it best suits the needs of your dependants. You may be able to tailor the level of cover further when a 'Lifestyle Event' occurs - for example, you get

married or divorced. Your employer still sets parameters to a minimum and maximum level, but it helps ensure you always have a core level of cover. A list of lifestyle events is available from your employer.

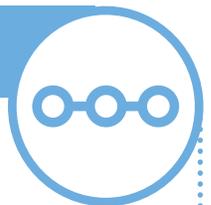
Your cover only ends should your current employment end, your employer winds up their scheme, you de-select your benefit or you reach the scheme termination age.



EASY AND SIMPLE COVER PROVIDED BY METLIFE

Assuming you meet your employer's eligibility requirements, you simply need to be 'actively at work' on the day your cover starts. This means you have not received medical advice to refrain from and are actively engaged in or are otherwise following your normal occupation on that date. Actively means you are mentally and physically capable of working your normal contracted number of hours, either at

your usual place of business or at the location to which business requires you to travel. The cover in respect of you will be provided to your employer by MetLife. As a global name, they are trusted by approximately 100 million customers in nearly 50 countries so you know you're in safe hands.



HELPING YOU THROUGH THE HARD TIMES



Losing a loved one, friend or colleague is traumatic and often we need help to get through such a distressing time. That's why MetLife also provide you with free access to telephone and face to face bereavement support and counselling. For probate support, the telephone counselling service is available.

The service is offered by a third party, Health Assured. Available 24/7 it can help you to come to terms with news of a terminal illness, or your loss. Because we understand a death often impacts your close family too, the support helpline is available to your loved ones at no additional cost.

The helpline specialises in support and guidance for diagnosis of a terminal illness, bereavement

and helping to manage the deceased person's affairs (also known as probate).

The Bereavement and Probate helpline and counselling service includes:

- Help to understand the grieving process
- Support to understand lifestyle changes you may face
- Support on how to register a death
- Help with Wills: next steps or what to do if a Will hasn't been made
- Administrative support with obtaining a grant of probate or letters of administration.

If the unthinkable happens

Should you die during your cover period, for any reason, your employer will submit a claim to MetLife.



0800 917 0100 (MetLife customer services)



www.metlife.co.uk (resources area)



ebclaims@metlife.com



Or by writing to:

MetLife Customer Services, Invicta House,
Trafalgar Place, Brighton BN1 4FR

Upon acceptance of the claim, the lump sum will be paid to the employer or trustee within 5 working days.

OUR COMMITMENT TO AWARD-WINNING SERVICE

At MetLife we pride ourselves on delivering certainty through award-winning service. Should the service you receive from us not meet your expectation levels, please contact your employer, so that they can contact us on the matter.



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