

Grief Counseling support for your beneficiaries

The loss of a loved one can be hard to deal with. That's why Beneficiary Grief Counseling services help by providing comfort, encouragement, and hope to your beneficiaries. This service is included at no additional cost with your life insurance coverage. We have partnered with LifeWorks, US Inc. to provide your beneficiaries with support from licensed professional counselors to help during this difficult time of need.¹



To speak with a
LifeWorks Counselor

Call
866-307-1405

Visit
metlifebene.lifeworks.com
User Name: **metlifebene**
Password: **support**

Confidential Assistance available 24 hours a day, 7 days a week

Personalized counseling sessions to help meet your beneficiary's needs. Your beneficiary is eligible for up to 5 counseling sessions.* Sessions can be in-person or by phone with one of LifeWorks' network of counselors who provide professional, confidential support during difficult times.

Self-service resources your beneficiaries can access at anytime

Rest assured knowing your beneficiaries will be able to get the level of support they need at their own pace. Self-help resources are available to help beneficiaries through the grieving process. Online information available includes:

- Dealing with grief
- What to do after the death of a loved one
- Coping with painful anniversaries

[Complimentary services that may also may be included with your life insurance coverage:]

- [Will Preparation ^{2,3}: Prepare a binding will at any time]
- [Estate resolution Services³: Settle an estate with confidence]

1. Beneficiary Grief Counseling services are provided by a third party, LifeWorks US Inc., under an agreement with MetLife. Coverage includes up to five face-to-face or telephone sessions per event. 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.

2. [WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. and is not affiliated with MetLife. The WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.]

3. "[Included with Supplemental Life Insurance.] Will Preparation and 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 General Insurance Company, Warwick, Rhode Island. For New York situated 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.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.