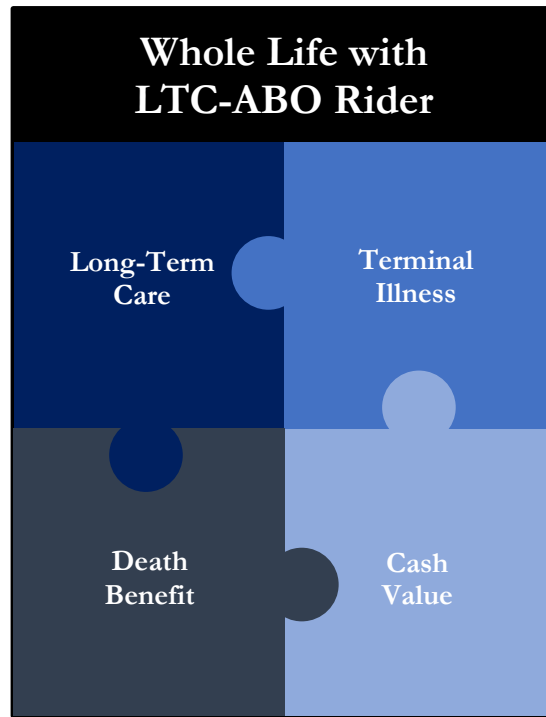


# Montefiore Einstein Whole Life Insurance with Long-Term Care (LTC) Acceleration Benefit \*

## Product Details



*Puzzle Graphic is for Illustrative Purposes Only*

### Whole Life Coverage Features



#### ABO-LTC Rider\*

Each month that you qualify for long-term care, 10% of the available certificate face amount (death benefit) is accelerated and paid to the certificate owner directly for up to a total of 10 months. Each payment under the ABO-LTC rider reduces the death benefit by the corresponding amount. \*



#### Death Benefit

Paid to your beneficiaries in the event of your death.



#### Terminal Illness

If you are diagnosed with a terminal illness, up to 100% of your available death benefit can be paid out to you as an accelerated death benefit. \*



#### Cash Value

Unlike term life insurance or a typical LTC policy, there is an accumulation of cash value over time which can be borrowed by the certificate owner as needed. <sup>1,2</sup>

1. Any outstanding loans will reduce the cash value and death benefit.  
2. Under current assumptions and assuming all premiums paid as required.

# *Montefiore Einstein Whole Life Insurance with Long-Term Care (LTC) Acceleration Benefit \**

## *Key Decision Points*

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**Opportunity to bypass the full underwriting process.**



**Acquire benefits for your future with rates based on the age you are today. The younger you are when you enroll, the lower your rate.<sup>3</sup>**



**Feel satisfied that even if you do not need to access the Terminal Illness or Long Term Care Services rider, this coverage can provide a death benefit payment to your designated beneficiary.**



**Take comfort in knowing the contract is guaranteed and the rates do not change when you retire or leave the company for any reason so long as you continue to pay your premium to MetLife.**

3. Premium base rates are fixed and based on the insured's age at time of issue.

# *Montefiore Einstein Whole Life Insurance with Long-Term Care (LTC) Acceleration Benefit \**

## *Frequently Asked Questions*

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### **What are Qualified Long-Term Care (LTC) Services?**

Long-Term Care services consist of qualified care received in a facility or at home for treatment of severe cognitive impairment requiring substantial supervision by another individual to protect oneself from threats to health and safety or the loss of two or more of the six Activities of Daily Living: Bathing; Continence; Dressing; Eating; Going to the Toilet; and Transferring. Examples of Qualified Long-Term Care Services include an adult day care center, home health care, or a nursing home.

### **Why would I need access to my Whole Life death benefit for a long-term care event?**

Approximately 1 in 2 people turning age 65 will need some type of paid LTC services in their lifetime. <sup>4</sup> Often, family members are left responsible for this care. According to recent research, nearly half of Americans that have provided care or have a close friend or family member who has, have reported to have had at least one financial impact on their life; with many of them reporting to have had a physical toll from caregiving. <sup>5</sup>

4. Actuarial Analysis of Long-Term Services and Supports Reform Proposals, Milliman, 2025.

5. National Alliance for Caregiving and AARP, Caregiving in the U.S., 2025.

### **I'm relatively young, so why should I enroll now?**

The younger you are when you enroll, the lower your rate. <sup>6</sup> Your rate will never increase due to age or if you leave your employer through retirement or any other reason. Also, the younger you are when you enroll, the sooner the certificate's cash value grows.

6. Premium base rates are fixed and based on the insured's age at time of issue.

### **How does this hybrid Whole Life with Long-Term Care Rider benefit work?**

This offer is for MetLife's Worksite Whole Life with ABO-LTC rider. In addition to providing you with life insurance, each month that you qualify for and receive eligible long term care, 10% of the available certificate face amount (death benefit) can be accelerated and paid to you. Each payment under the ABO-LTC rider reduces the death benefit by the corresponding amount.

### **How is this Whole Life ABO-LTC Rider benefit different from a traditional LTC policy?**

The ABO LTC Rider is an acceleration of the death benefits and is not long-term care insurance. 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.

### **Who is the insurance carrier?**

The issuing company is Metropolitan Tower Life Insurance Company, an affiliate of MetLife, which is rated A+ (Superior) for financial strength by A.M. Best.

### **How do I qualify for coverage today and coverage increases in the future?**

Through this offer only, you are able to acquire this coverage while bypassing the full underwriting process.

### **How will I see the cash value of my certificate?**

This information will be shown in your issued Whole Life certificate, assuming no loans or withdrawals. You can also see the cash value in your annual statement.

**Will my premiums increase as I get older or leave my employer?**

No. The younger you are when you enroll, the lower your rate. Your premium will never increase due to age or if you leave your employer through retirement or any other reason.

**Can I cancel my benefit at any time?**

Yes, you may always cancel your coverage at any time.

Policy Form GPNP19MTL-3T, and Certificate Number GCERT19MTL-01 underwritten by Metropolitan Tower Life Insurance Company, 5601 South 59th Street Lincoln, Nebraska 68516.

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