

Life Insurance Planner

Your Options



MetLife®

Announcing MetLife Optional Life Insurance Effective October 1, 2007 For Police Association of Connecticut Members

Getting the life insurance protection to protect your family's financial future shouldn't be difficult. That's why PAC offers you a life benefits plan from MetLife, a leader in group life insurance. This coverage is designed to provide your family with a financial foundation that you can build upon.

Your Optional Life Insurance Options Include:

Optional Life and Dependent Life

Life insurance coverage helps ensure your family's financial future. While nothing can replace losing a loved one, there are steps that you can take to help protect your family. Optional and Dependent life coverage provides the opportunity of enrolling for additional life insurance protection for yourself, your spouse and dependent children.

- Employees have the option to elect coverage in \$10,000 increments to a maximum of \$100,000. If the selected amount is more than \$50,000, you will need to answer a Statement of Health.
- Spouse coverage is available in \$10,000 increments to the lesser of 100% of the Optional Life Amount or \$30,000. If the selected amount is more than \$10,000, you will need to answer a Statement of Health.
- Children coverage is available for \$2,000.

Optional and Dependent / Voluntary Accidental Death & Dismemberment

Accidents can happen to anyone. Optional and Dependent / Voluntary Accidental Death & Dismemberment coverage helps protect yourself and your family from the financial impact of an accidental death or serious injury.

- You and your eligible dependents can elect accidental death & dismemberment coverage equal to your life insurance coverage.
- You can elect one of these options: \$17,500, \$25,000, \$50,000, \$75,000 or \$100,000.

Additional benefits include:

- Will Preparation service if you enroll in Optional Life*
- Affordable group rates and Semi-Annual or quarterly billing
- TravelAssistance if you enroll in the Voluntary Accidental Death & Dismemberment**

Don't miss this opportunity to help protect your family's financial future – complete the simple Life Insurance Planner on the reverse side to determine the amount of coverage you need.

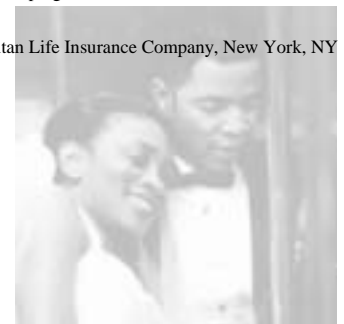
* Will Preparation is offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island.

** Insurance benefits for the Travel Assistance program are underwritten by Fairmont Premier Insurance Company or Fairmont Insurance Company and are administered by AXA Assistance U.S.A. and are separate and apart from the insurance provided by MetLife.

Like most group term life insurance policies, MetLife group life policies contain certain exclusions, limitations, reduction of benefits and terms for keeping them in force. Please contact MetLife for costs and complete details.

L05102RPQ(exp0807))MLIC-LD

Metropolitan Life Insurance Company, New York, NY



Take a few moments today to determine if you have enough insurance coverage to protect the people that are important to you. Complete the Life Insurance Planner to figure out how much insurance you may need.

A

BASIC MONTHLY EXPENSES

These are the everyday expenses your family has to meet on a monthly basis. Decide how long you wish to provide for these expenses before your family is more self-sufficient. Then tally the total annual expense over the period of time you want covered.

Monthly Expenses (Consider expenses such as Mortgage Payment*/ Rent, Household Living Expenses, Child Care) \$

Multiply the previous line by 12 for Basic Annual Expenses \$

Number of Years You Wish to Protect Your Family (It could be 5, 10, 15 years or more)

Multiply Previous Two Lines for Total Basic Expenses \$ (A1)

ADDITIONAL EXPENSES TO PLAN FOR

These are additional costs you and your family may have been planning for, so you may want to consider these as well.

Future Expenses (Consider expenses such as College Tuition, Child(ren)'s Wedding(s), Personal Funeral Expenses, Elder Care for Parents) \$ (A2)

OUTSTANDING DEBT

These are committed costs you may wish to pay off in full to protect your family from this burden.

Outstanding Debt (Consider Remaining Mortgage, Credit Card Bills, School or Auto Loans) \$ (A3)

Total lines A1, A2 and A3 for Total Expenses \$

B

AVAILABLE ASSETS

Assets (Consider Savings (Bonds, Stocks etc.), Employer Savings Plan, Equity in Your Home, Current Employer Paid and/or Other Individual Life Insurance) \$

C

A - B = C

Total Expenses - Total Available Assets

This is the amount of life insurance coverage you may need to provide adequate insurance protection for your family.

Total Coverage Needed \$

*If you wish to pay off your mortgage, do not enter the monthly expense in this section. You should enter this information under the Outstanding Debt section.

Be sure to take into account any income from your spouse that can be used towards these expenses, as well as any existing life insurance coverage you may have.

DON'T FORGET, your calculation is based on today's costs and doesn't account for inflation or changes in annual earnings. We recommend that you review your coverage periodically — even annually — to ensure that your family's needs will be met now and in the future.

Now that you have determined the amount of insurance you need, you can make an informed decision about your life insurance options.

have you met life today?®

MetLife®

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
www.metlife.com