

## More than Supplemental Life Insurance Protection

Valuable services included with Harvard University's Supplemental life insurance plan to help you and your loved ones navigate what life may bring, at no cost to you. See below on ways to access these services in your time of need.



Planning for the future	Services	Call or Visit
<b>Will Preparation<sup>1</sup></b>	Meet with an attorney to prepare or update a will, living will and power of attorney for you and your spouse/domestic partner	<b>Hyatt Legal Plans</b> <b>1-800-821-6400</b> and provide Your Group Number 109929
<b>retirewise<sup>2</sup></b>	Four-part complimentary workshop series that offers you comprehensive retirement and financial education	<b>1-866-801-3547</b> <a href="http://www.MetLifePlanSmart.com">www.MetLifePlanSmart.com</a> and enter your Company Name
<b>WillsCenter.com<sup>3</sup></b>	Online will preparation document service	<a href="http://www.willscenter.com">www.willscenter.com</a> and register as a new user
<b>Funeral Discounts and Planning Services<sup>4</sup></b>	Access to the largest network of funeral homes and cemeteries to pre-plan with a licensed counselor and receive a discount on funeral services	<b>Dignity Memorial</b> <b>1-866-853-0954</b> <a href="http://www.finalwishesplanning.com">www.finalwishesplanning.com</a>
<b>Digital Legacy<sup>5</sup></b>	Unique way to create a digital legacy for your beneficiaries	<a href="http://www.metlifeinfinity.com">www.metlifeinfinity.com</a> Register to create your digital legacy Download the "MetLife Infinity App" on the App Store or Google play



Assisting through life's changes	Services	Call or Visit
<b>Portability<sup>6</sup></b>	Option to take your MetLife coverage with you if you retire or leave the company	<b>1-888-252-3607</b> to speak begin the portability process
<b>Travel Assistance<sup>7</sup></b>	Personal and work-related travel assistance and services when you are more than 100 miles from home	<b>1-800-454-3679</b> <a href="http://webcorp.axa-assistance.com">http://webcorp.axa-assistance.com</a> Login: axa Password: travelassist
<b>Transition Solutions<sup>2</sup></b>	Financial products and services to help you with benefit changing events	<b>1-877-ASK-MET7 (1-877-275-6387)</b> to speak with a local financial representative. MetLife has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) financial professionals to answer questions and provide guidance to help you make the right decisions to protect your financial future



Support through difficult times	Services	Call or Visit
<b>Beneficiary Claims Assistance<sup>2</sup></b>	Support for your beneficiaries with claims and financial needs	1-877-ASK-MET-7 (1-877-275-6387) MetLife has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) financial professionals to be available for assistance in-person or by telephone
<b>Life Settlement Account<sup>8</sup></b>	A life insurance settlement option	1-800-638-7283 Download the "MetLife US App" on the App Store or Google play
<b>Estate Resolution Services<sup>9</sup></b>	Legal representation from a participating Hyatt plan attorney to settle an insured's estate, and advice and consultation for beneficiaries	<b>Hyatt Legal Plans</b> <b>1-800-821-6400</b> and provide Your Group Number 109929

1. Included with Supplemental Life Insurance. Will Preparation is offered by Hyatt 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.
2. MetLife administers the Transition Solutions and Retirewise programs, but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially-trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing these programs through MetLife.
3. WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and 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.
4. Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. SCI offers planning services, expert assistance, and bereavement travel services to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers have been pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for funeral services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For TN, the funeral services discount is available for "At Need" services only. Not approved in AK, FL, KY, MT, ND, NY and WA.
5. MetLife Infinity is offered by MetLife Consumer Services, Inc., an affiliate of Metropolitan Life Insurance Company. MetLife Infinity is available to anyone regardless of affiliation with MetLife.
6. To the maturity age specified in the certificate.
7. Travel Assistance services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd's London (not incorporated) through Lloyd's Illinois, Inc. Neither AXA Assistance USA Inc. nor the Lloyd's entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.
8. Subject to state law, and/or group policyholder direction, the Total Control Account (TCA) is provided for all Life and AD&D benefits of \$5,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCA are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCA, and expects to earn income sufficient to pay interest to TCA Accountholders and to provide a profit on the operation of the TCAs.
9. Included with Supplemental Life Insurance. MetLife Estate Resolution Services are offered by Hyatt 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. 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.