# MetLife Basic Term Life & Dependent Term Life

Plan Design for: Central Carolina Community College  
Date Prepared: April 1, 2013  
For All Active Full-Time Employees working at least 30 hours per week

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<table>
<thead>
<tr>
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<tbody>
<tr>
<td><strong>Basic Life</strong></td>
<td>$40,000</td>
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<tr>
<td><strong>Plan Maximum</strong></td>
<td>$40,000</td>
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<tr>
<td><strong>Non-Medical Maximum</strong></td>
<td>$40,000</td>
</tr>
<tr>
<td><strong>Age Reduction Formula</strong></td>
<td>None</td>
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</tbody>
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| **Dependent Life**        | Spouse - $5,000  
|                           | Child - $2,500 |
| **Employee Contribution** | 0%     |
|   - **Basic Life**        | 0%     |
|   - **Dependent Life**    | 100%   |

**Term Life Features**
- Continuation of Life insurance while totally disabled as defined by the Group Policy
- Accelerated Benefits Option
- Total Control Account

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Enhanced Basic Life GCERT2000 Plan Summary  
Metropolitan Life Insurance Company, 200 Park Ave., New York, NY 10166
What Is Not Covered?

Like most insurance plans, this plan has exclusions. In addition, a reduction schedule may apply. Please see your benefits administrator or certificate for specific details.

Life coverages are provided under a group insurance policy (Policy Form GPNP99 or G2130-S) issued to your employer by MetLife. Life coverages under your employer's plan terminates when your employment ceases or contributions cease, or upon termination of the group insurance policy. Should your life insurance coverage terminate for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and your employer. Specific details regarding these provisions can be found in the certificate. If you have additional questions regarding the Life Insurance program underwritten by MetLife, please contact your benefits administrator or MetLife. Like most group life insurance policies, MetLife group policies contain exclusions, limitations, terms and conditions for keeping them in force. Please see your certificate for complete details.

*Does not apply to Dependent Term Life.

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i Features may vary depending on jurisdiction.

ii Total disability or totally disabled means your inability to do your job and any other job for which you may be fit by education, training or experience, due to injury or sickness. Please note that this benefit is only available after you have participated in the Basic/Supplemental Term Life Plan for 1 year and it is only available to the employee.

iii When life expectancy is certified by a physician to be 6 months or less. The Accelerated Benefits Option (ABO) is subject to state availability and regulation. The ABO benefits are intended to qualify for favorable federal tax treatment in which case the benefits will not be subject to federal taxation.

This information was written as a supplement to the marketing of life insurance products. 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 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.

iv The Total Control Account (TCA) is provided for all Life benefits of $4,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCAs are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to TCAs will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.