



Basic Term Life Insurance Coverage Details

Carrier: MetLife

The Church of God by Faith provides you with MetLife Basic Term Life insurance coverage in the amount of **\$10,000** - no medical questions asked.

- **Flat \$10,000**
- **Medical Evidence Level:** \$10,000 (no MEOI)
- **No Age Reduction**
- **Waiver of Premium** (disabled prior to 60, waiting period 9 months, coverage continues to 65)

**** Please be sure to keep an updated beneficiary on file with the church at all times. Changes can be made at anytime by contacting the benefits department at the church.**

Valuable Built-In Features

Grief Counseling:

Provides you and your dependents up to five private counseling sessions with a professional grief counselor - per event - to help cope with loss. Sessions may held over the phone.

Funeral Planning Assistance:

Services designed to simplify the funeral planning process for your loved ones and beneficiaries to assist them with organizing an event: locating funeral homes, florists and local support groups.

Total Control Account:

The Total Control Account (TCA) is a settlement option that provides your loved ones with a safe and convenient way to manage life insurance proceeds.

Waiver of Premium:

If you become disabled prior to age 60 and remain disabled for nine (9) continuous months, the company will waive your premium payments for as long as you continue to meet the definition of disability, or until the age of 65.

Important Contacts:

Basic Term Life
Cadence Insurance Contact

Carrier/Contact:

MetLife
Zabrina King

Telephone:

800.638.5433
504.708.1072

Website or Email:

www.metlife.com
zabrina.king@cadenceinsurance.com

The Summary Above Has Been Provided For Your Convenience. Please Refer To Carrier Summary of Benefits For A Complete Listing Of Benefits And Coverage Available Under Each Plan Option.

Basic Life Plan Summary

Benefit Amount

Flat Amount	\$10,000
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Valuable built-in features **Grief Counseling**⁷

Provides you and your dependents up to five private counseling sessions with a professional grief counselor — per event — to help cope with a loss, no matter the circumstances, whether it's a death, an illness or divorce. Sessions may also be held over the phone.

Funeral Planning Assistance⁷

Services designed to simplify the funeral planning process for your loved ones and beneficiaries to assist them with organizing an event that will honor a loved one's life from a self-paced funeral planning guide to services such as locating funeral homes, florists and local support groups.

Total Control Account^{®8}

The Total Control Account (TCA) is a settlement option that provides your loved ones with a safe and convenient way to manage life insurance proceeds. They'll have the convenience of immediate access to any or all of their proceeds through an interest bearing account with unlimited check-writing privileges. The Total Control Account also allows beneficiaries time to decide what to do with their proceeds.

Learn More

Is a medical exam required?

No. Your acceptance is guaranteed.¹³

Would I have the ability to continue coverage, should my plan end?

Yes, in many instances. If your insurance ends for a reason other than non-payment of your premiums, you may be able to convert your coverage into a term life insurance policy from Metropolitan Life Insurance Company without providing evidence of insurability. Please see the certificate of insurance for details, including eligibility for conversion and amount of coverage that may be converted.

7. Grief Counseling and Funeral Planning Assistance 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. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred.

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.

13. You must be performing your normal activities and actively at work for coverage to become effective.