

MetLife Basic Life / AD&D

Metropolitan Life Insurance Company

Plan Design for: Frontier Technology, LLC Date Prepared: July 27, 2021

Basic Life	\$25,000
Accidental Death & Dismemberment	An amount equal to Your Basic Life Insurance.
Plan Maximum	\$25,000
Non-Medical Maximum	\$25,000
Age Reduction Formula⁴	Reduces by 35% at age 65, and to 50% of the original amount at age 70
Employee Contribution	
• Basic Life	0%
• AD&D	0%

Features:

- Continuation of Life insurance while totally disabled¹
- Accelerated Benefits Option²
- Total Control Account^{®**}
- Seat Belt³

¹ Total disability or totally disabled means the inability of the employee to do his/her job or any other job for which s/he may be fit based on his/her education, training or experience, due to injury or sickness. Please note that this benefit is available after the employee has participated in the Basic/Supplemental Term Life Plan for 1 year and it is only available to the employee.

² The Accelerated Benefits Option is subject to state availability and regulation. The accelerated life insurance benefits are intended to qualify for favorable federal tax treatment. If the accelerated benefits qualify for favorable tax treatment, the benefits will be excludable from income and not 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. Employees should be advised to consult with and rely on an independent tax advisor about their own particular circumstances.

Receipt of accelerated benefits may affect eligibility for public assistance programs. Employees should consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility.

³ The Seat Belt Benefit is payable if an insured person dies as a result of injuries sustained in an accident while driving or riding in a private passenger car and wearing a properly fastened seat belt or a child restraint if the insured is a child. In such case, his or her benefit can be increased by 10 percent of the Full Amount — but not less than \$1,000 nor more than \$25,000.

⁴ The employer is responsible for making sure that any limitations in eligibility or coverage amounts based on age described in this proposal comply, if applicable, with the Age Discrimination in Employment Act of 1967, as amended, and the regulations thereunder ("ADEA"). The employer may wish to seek the advice of counsel as to whether ADEA applies to the proposed program and, if so, whether any such limitations are in compliance with ADEA and other applicable laws.

[‡]Changes have been made to your plan as of the Amendment Effective Date listed above. Please refer to your Certificate Rider for more details or contact your benefits administrator with any questions.

** Subject to state law, and/or group policyholder direction, the Total Control Account 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 the 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 receive a profit. Regardless of the investment experience of such assets, the interest credited to Total Control Accounts will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

Like most group life insurance policies, MetLife group policies contain certain exclusions, limitations, terms and conditions for keeping them in force. Please contact your MetLife representative for complete details.