

MetLife Chosen as New Insurance Provider



AFFINITY

We are pleased to announce Metropolitan Life Insurance Company (MetLife) as our new carrier for Group Life, Disability and Voluntary Accidental Death and Dismemberment insurance offered through the Amway IBO Insurance Benefits Program. MetLife has been insuring people for more than 140 years and has financial strength ratings that are among the highest in the industry. Eligible IBOs may choose to enroll for new coverage and/or increase existing coverage.

Term Life Insurance — Up To \$1,000,000!

- **Three plans are available:**
 - Annually Renewable plan for IBOs under age 70
 - **New!** 10-year level plan for IBOs under age 60
 - **New!** 20-year level plan for IBOs under age 50
- **Coverage amounts:**
 - Up to \$1,000,000* for IBO members and \$250,000 for non-IBO spouse/domestic partner
 - If both you and/or your spouse are IBOs you are both eligible to enroll for \$1,000,000
- **New! Increased Guaranteed Issue amount:**
 - \$50,000* for IBOs
 - Up to \$25,000 for Non-IBO spouse/domestic partner
 - Up to \$10,000 for child(ren)**
- **New! Valuable built-in features including:**
 - **Will Prep Services** — Will Preparation is a service that provides eligible members with unlimited access to more than 14,000 attorneys. The Will Preparation service includes preparation of wills, living wills and powers of attorney.
 - **Estate Resolution Services** — Estate Resolution Services are also attorney services available to your beneficiaries to assist with the complex process of probate.

Long Term Disability Insurance — More Features!

- **Protect up to 60% of your income up to \$10,000/mo.*:**
 - **Rehabilitation Incentives** — a program established for the purpose of helping you return to work (e.g., on-site job analysis, training to improve and enhance skills, restorative therapy.) If you participate in a rehabilitation program, we will increase your monthly benefit by 10%.
 - **New! Moving Expense Incentives** — If you participate in a Rehabilitation Program while you are disabled, you may be reimbursed for expenses you incur in order to move to a new residence as part of your Rehabilitation Program.

Voluntary Accidental Death and Dismemberment Insurance — Lower Rates!

- **Guaranteed Issue up to \$400,000 of coverage**
 - **Affordable Rates** — \$25,000 of coverage for just \$1.80 a quarter for IBO Member Only Plan and \$2.55 quarterly for an IBO Family Plan.
 - **New! Built-in Travel Assistance Plan** — While traveling internationally or domestically,¹ you and your dependents have access to medical assistance if faced with an emergency.
 - Over 600,000 pre-qualified providers worldwide
 - Air and ground ambulance service
 - Trained multilingual personnel who can advise and assist you quickly and professionally in a travel emergency

Additional MetLife Auto & Home® insurance discounts available for MetLife Life Insurance policyholders!

For more information contact USI Affinity at 1-800-254-2327 or visit www.usiaffinity.com/agus.

*Some Non-Preferred Industries limit the amount of insurance. Please see the plan administrator for details.

**For dependent children, up to age 26 and unmarried. Please see the plan administrator for more details.

¹ Traveling more than 100 miles from home.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details."

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company _CA Certificate of Authority: 6730; Warwick, RI_, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company _CA COA: 6393; Warwick, RI_, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, discounts, and policy features vary by state and product, and are available in most states to those who qualify.