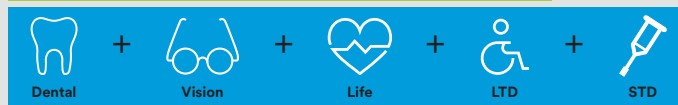
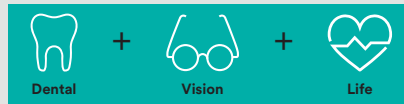


# Simple. Smart. Local.

Introducing...  
Benefit bundles  
tailored to  
compete in  
your market



Start with a basic bundle of **Dental** and **Vision**. Then, add **Life** and **Disability** plans to the mix based on your needs.



**MetLaw<sup>®</sup>**, a voluntary legal services plan, is also available to round out your bundle. It's available with no participation requirement to groups with 10-99 employees when packaged with other products.

**Earn a Multi-Product Advantage.**  
Qualifying bundles of 3+ products earn additional one-time broker compensation.<sup>1</sup>

**Simple.** MetLife Simply Smart<sup>SM</sup> Bundles bring together Dental, Vision, Life and Disability options based on local market needs and pricing demands of businesses with 10-99 employees. Our plan options provide flexibility to recommend the right plan for each client.

**Smart.** Exclusive value-adds provide differentiators that can help close sales and strengthen client relationships.

**Local.** Options designed for your market. Our dedicated small business experts mine the data for each local market to craft plan designs that match market needs at a competitive price.

#### Add MetLaw<sup>®</sup>, Add Value.

MetLife Simply Smart Bundles give you the option to offer our voluntary legal services plan to your small business clients — with no minimum participation requirements.

Available to groups with 10 – 99 employees as part of the bundles, MetLaw delivers convenient, full-service access to attorneys at a competitive monthly rate.

#### Differentiators That Make a Difference

- **Multi-year rate guarantees.**
  - 2 years for Dental and Vision<sup>2</sup>
  - 3 years for Life and Disability
- **Guaranteed Issue up to \$100,000** offered on Supplemental Life insurance

**Deliver Simpler, Smarter Benefits That Work for Small Business.**



1. Multi-product discount offer subject to availability; not approved in New York and Washington state. Additional broker compensation payable no later than completion of program and receipt of at least one month of paid premium for all qualifying coverages. Additional broker compensation for customers sold through a General Agent or Third Party Administrator is payable to the Broker only. Excludes business written through PEOs, Trust, private or public exchanges or Associations where there is one master contract and MetLife does not underwrite at the employer level.
2. For Florida groups with 10 – 50 eligible employees, only 1-year rate guarantees are available on Dental and Vision plan designs. Florida requires 51-99 eligible lives to qualify for the guaranteed 6% rate cap on the dental plan upon renewal for a second year.

**metlife.com**

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For additional flexibility, contact your MetLife representative. State and underwriting restrictions apply. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Please contact MetLife for complete details.

Group legal plans are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, group legal plans and Family Matters provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island.

MetLaw is excluded for qualification and payment as part of MetLife's Broker Supplemental Compensation Plans for customers with less than 100 employees.

Dental and Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain vision claim and network administration services are provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with Metropolitan Life Insurance Company or its affiliates.

