MetLife



Ensure your life insurance proceeds benefit your loved ones.

Update your beneficiary designations today!

Have you had a major life event recently?

Change in marital status?

Birth of or adopted a child?

Death in the family?

Major life events are good reasons to review your life insurance beneficiary. The beneficiary on file at the time of a death, is who will receive your life insurance benefits. Life insurance gives you confidence that your loved ones would be financially prepared without you to handle expenses.

Review your beneficiary annually as part of your financial wellness discussions to guarantee the designated beneficiary is who you want to receive the benefit.

Please update your beneficiary information today.

We're here to help

You can reach us at 1-800-GET-MET8 (1-800-438-6388). We're available Monday - Friday, 8:00 a.m. - 8:00 p.m. ET.

Things to keep in mind while designating your beneficiaries

- If you don't designate a beneficiary, your life insurance proceeds will be distributed according to the terms of the policy, which could include your estate.
- Be sure to list a secondary beneficiary in the event your primary beneficiary passes away before you.
- List the full name of each beneficiary instead of "son", "spouse", "wife", etc.
- If you have more than one primary beneficiary, please be sure to specify the percentage of proceeds you'd like each one to receive.
- Think carefully about all options before naming minor children as life insurance beneficiaries. By law, minors can't receive or control these assets, so funds must be distributed to someone who's 18 or older or may be held by the carrier until the child is no longer a minor. Distribution may be determined by the State. No matter the size of your estate or your Life insurance policy, it may be better to put the assets into a trust to be distributed to your heirs according to your specific instructions. A trust isn't as complicated.
- If you list specific beneficiaries, then your life insurance policy will override your will. Make sure your wishes are covered in both documents.
- If you live in a Marital Property state and you want to name someone other than your spouse, your spouse may still have a marital property claim to part or all of the death benefit. If you want to name someone other than your spouse, have your spouse sign the beneficiary statement or submit a signed and dated letter giving their permission.
- You can designate your favorite charity or non-profit as a beneficiary. Be sure to include the Tax ID and contact information.
- Consider consulting an advisor (investment professional, accountant, lawyer, etc.) if you have specific questions.

Like most group benefit programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

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Navigating life together

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