Plan Summary and Cost of Coverage

Term life insurance can be a cost effective way to provide life insurance benefits and help protect your family and finances in the event something happens to you. Accidental Death and Dismemberment (AD&D) Insurance can help provide additional protection to you and your family should you suffer an injury or lose your life as the result of a covered accident.

Eligibility

All Active and Retired members[1] who are enrolled in LACPPOA's Supplemental Term Life plan while in Active Member status and actively at work[2] on date of enrollment.

Once you become enrolled, you may also apply for coverage for your dependent children.[3]

Member means a member in good standing with the Los Angeles County Professional Peace Officers Association, and their eligible spouse/domestic partner and dependent children.

Maximum benefit amount

For the Member

Amount
An amount from the minimum of $**10,000** up to $**250,000**, in $**1,000** increments[4]

If you become insured for Supplemental Term Life insurance, you will automatically receive a benefit amount for *Accidental Death and Dismemberment* (AD&D) equal to your Life amount.

For the Member's Spouse/Domestic Partner

Option	**Amount**
Option 1	$**5,000**
Option 2	$**10,000**

For the Member's Dependent Child(ren)[3]

Age	**Amount**
Under 6 months old	$500
Child more than 6 months but less than age 26	$**5,000**

Rates at a glance

2026 Supplemental Term Life Monthly Rates*

Insured's Age	Monthly Rate per $1,000	Sample Supplemental Life/AD&D Premium Rates					
		$10K	$50K	$100K	$150K	$200K	$250K
Under 30	0.179	$1.79	$8.95	$17.90	$26.85	$35.80	$44.75
30-39	0.289	$2.89	$14.45	$28.90	$43.35	$57.80	$72.25
40-49	0.427	$4.27	$21.35	$42.70	$64.05	$85.40	$106.75
50-59	0.715	$7.15	$35.75	$71.50	$107.25	$143.00	$178.75
60-69	1.004	$10.04	$50.20	$100.40	$150.60	$200.80	$251.00
70-79	1.293	$12.93	$64.65	$129.30	$193.95	$258.60	$323.25

Add the following monthly premium if dependent coverage is elected:

$5,000 Dependent Spouse/Domestic Partner Coverage	$3.10
$10,000 Dependent Spouse/Domestic Partner Coverage	$6.20
$5,000 Dependent Child(ren) Coverage	$1.83

* Rates (members enrolled on/after 7/1/2006) are subject to change. Rates are based on age and increase at age intervals shown. At time of premium payment, a $1.00 Administrative Fee (not included in above rate table) will be added to your total premium. Benefit reductions apply if you are Age 65 or older.[4]
Please contact your plan administrator for additional information.

Additional plan benefits

Life insurance can be a critical first step in helping to ensure your family's financial wellbeing. With your supplemental term life Insurance coverage, you get access to meaningful features to help you make the right decisions to manage what life may bring at no additional cost to you.

Valuable built-in features

Will Preparation Services[5]
Offers you and your spouse/domestic partner unlimited face-to-face or telephone meetings with an attorney, from MetLife Legal Plans' network of over 18,500 participating attorneys, to prepare or update a will, living will, and Power of Attorney.

Estate Resolution Services[5]
Estate representatives and beneficiaries may receive unlimited face-to-face legal assistance with probating your and your spouse/domestic partner's estate. Beneficiaries can also consult an attorney, from MetLife Legal Plans' network of over 18,500 participating attorneys, for general questions about the probate process.

Total Control Account®[6]

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.

Accelerated Benefits Option[7]

You can receive up to 80% of your supplemental term life insurance proceeds to a maximum of $200,000 in the event that you become terminally ill and are diagnosed with less than 12 months[8] to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

Waiver of Premium

If you become disabled prior to age 60 and remain disabled for nine (9) continuous months, the insurer will waive your premium payments for as long as you continue to meet the definition of disability, or until the age of 70. If you recover and no longer meet the definition of disability, premium must again be paid when due.

Learn More

Is a medical exam required?

You must complete a standard application. When you apply, simply answer the health questions. Even if you have a health condition, you may still qualify. Depending on the amount applied for, a paramedical exam and blood test may be required, which will be scheduled at your convenience and at no cost to you.

Will this plan pay in addition to other coverage?

Yes. This plan pays in addition to any other insurance coverage you have.

How long can my coverage continue?

Your coverage can continue as long as you pay your premium when due, remain a member, have not reached age 80, remain in an eligible class, the insurance continues for your class, and the policy remains in force. Please see the certificate of insurance for details.

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 or an affiliate 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.

How do I pay for my coverage?

Please contact your plan administrator, **PPOA**, at **1-323-261-3010** or visit www.ppoa.com for information about your payment options.

Are there any exclusions to my coverage?

Yes. Benefits will not be paid if the member's or dependent's death occurs from suicide, or if health is misrepresented, within 2 years from the date life insurance for you takes effect; and when the member or dependent enrolled for such insurance the member or dependent intended to commit suicide.

Are there any exclusions to my accidental death and dismemberment coverage?

Yes. For accidental death and dismemberment (AD&D) the plan will not pay benefits for any loss caused or contributed by:

- physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity;
- infection, other than infection occurring in an external accidental wound;
- suicide or attempted suicide (if you reside in Missouri the exclusion for "suicide or attempted suicide" is as follows: "suicide or attempted suicide while sane);
- intentionally self-inflicted injury;

- service in the armed forces of any country or international authority. However, service in reserve forces does not constitute service in the armed forces, unless in connection with such reserve service an individual is on active military duty as determined by the applicable military authority other than weekend or summer training. For purposes of this provision reserve forces are defined as reserve forces of any branch of the military of the United States or of any other country or international authority, including but not limited to the National Guard of the United States or the national guard of any other country;
- any incident related to:
  - travel in an aircraft as a pilot, crew member, flight student or while acting in any capacity other than as a passenger;
  - travel in an aircraft for the purpose of parachuting or otherwise exiting from such aircraft while it is in flight;
  - parachuting or otherwise exiting from an aircraft while such aircraft is in flight, except for self-preservation;
  - travel in an aircraft or device used:
    - for testing or experimental purposes;
    - by or for any military authority; or
    - for travel or designed for travel beyond the earth's atmosphere;
- committing or attempting to commit a felony;
- the voluntary intake or use by any means of:
  - any drug, medication or sedative, unless it is:
    - taken or used as prescribed by a Physician, or
    - an "over the counter" drug, medication or sedative taken as directed; or
  - alcohol in combination with any drug, medication, or sedative; or
  - poison, gas, or fumes;
- war, whether declared or undeclared; or
- act of war, insurrection, rebellion or riot.

In addition, the plan will not pay benefits for any loss if the injured party is intoxicated at the time of the incident and is the operator of a vehicle or other device involved in the incident. **Intoxicated** means that the injured person's blood alcohol level met or exceeded the level that creates a legal presumption of intoxication under the laws of the jurisdiction in which the incident occurred.

1. You must be a member in good standing of LACPPOA to qualify for this insurance plan.
2. Actively at Work or Active Work means that you are performing all of the usual and customary duties of Your job.
3. Refers to your unmarried, dependent children starting from birth and under Age 26.
4. Your coverage reduces at age 65 to 65% of face value amount, at age 70 to 50% of face value amount and at age 75 to 25% of face value amount and terminates the first of the month after age 80.

   ***Note**: If you are an Active Member and have more than $150,000 of Supplemental Life/AD&D Insurance when you retire you can keep that amount but cannot make an increase going forward. If you are an Active Member and have less than $150,000 of Supplemental Life/AD&D Insurance when you retire, you can request to increase your amount up to $150,000,after you retire. Evidence of Insurability is required for you to enroll and/or increase your coverage amount*.
5. Will Preparation and Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York situsedor principally located cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/ or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.
6. 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 assets backing the Total Control Account (TCA) are maintained in the general account of MetLife or the Issuing Insurance Company. These general accounts are subject to the creditors of MetLife or the respective Issuing Insurance Company. MetLife or the Issuing Insurance Company bears the investment experience of such assets and expects to earn income sufficient to pay interest to TCA Accountholders and to make a profit on the operation of the TCAs. Regardless of the investment experience of such assets, the effective annual rate on the Account will not be less than the rate guaranteed on the welcome guide. The TCA and other available settlement options are not bank products and are not insured by the FDIC or any other governmental agency. In addition, while the funds in your account are not insured by the FDIC, they are guaranteed by each state's insurance guarantee association. The coverage limits vary by state. Please contact the National Organization of Life and Health Insurance Guaranty Associations (www.NOLHGA.com or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.
7. The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income 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. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.
8. Life expectancy guidelines can vary based on state regulations.

Coverage may not be available in all states. The plan is available in CA. Please contact your plan administrator at 1-323-261-3010 for more information.

Rates may be changed on the entire group plan or on a class basis and on any premium due date on which benefits are changed. A class is a group of people defined in the group policy/exhibits. Benefits are subject to change upon agreement between Metropolitan Life Insurance Company and the participating organization.

The association and/or the plan administrator incurs costs in connection with providing oversight and administrative support for this sponsored plan. To provide and maintain this valuable membership benefit, MetLife may compensate the association and/or the plan administrator for these and/or other costs.

All applications for coverage are subject to review and approval by MetLife. If you choose to apply for increased coverage, the increase may be subject to underwriting. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage. Coverage will be effective in accordance with the applicable policy and certificate after approval by MetLife.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact your plan administrator for costs and complete details.

MetLife Group Term Life insurance and AD&D is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166, under Policy Form GPN99/G2130-S (Policy Number 255514-1-G)

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