

# Supporting families every step of the way

At MetLife, we know how important it is for loved ones to have support when we are no longer here. We partnered with Empathy to provide care for group life insurance **beneficiaries** as they navigate the emotional and practical challenges associated with the loss of a loved one. With a combination of technology and dedicated support from Empathy Care Managers, Empathy helps ease the burden of loss, so your loved ones can pay attention to the things that matter most. Empathy provides comprehensive **beneficiary** support for:



## Probate & estate settlement

A personalized, step-by-step checklist, as well as secure document storage in a digital vault that can be accessed anytime. In addition, a family collaboration tool allows beneficiaries to invite up to 5 people to join their account.



## Taxes

In-depth guidance on income taxes, estate taxes, applying for a tax ID, and necessary paperwork—as well as finding professional financial advice, if necessary.



## Personal belongings

Guidance for the deeply emotional task of clearing the house: taking inventory, making decisions about who gets what, and finding professionals like appraisers and home liquidators.



## Grief support

Navigating grief: tools and resources for coping with the emotional toll of loss, including a daily journal with prompts to reflect on challenging feelings, guided meditations, and more.



## Closing open accounts

Account closure service, for everything from bank accounts to gym memberships, with Care Managers available to solve thorny issues or act on beneficiaries' behalf.



## Identity theft protection

Preventative actions to protect a loved one's estate, and steps to take if identity theft is suspected.



## Bills & debt

Empathy's Care Team can help beneficiaries locate and prioritize debts, so that they are paid in accordance with probate law.



## Applying for ancillary benefits

A benefits assessment that helps families get the funds they are entitled to quickly and efficiently.



## Property & assets

A personalized checklist to appraise assets during probate and support with major inheritance issues.



## The will

Help in determining whether a will is valid, as well as online search support to locate any other versions of the will.



## Selling the house

Support for one of the most challenging inheritance issues most beneficiaries will face: selling real estate, including connecting with a broker, if necessary.



## Immediate arrangements

Essential, timely instructions on obtaining a pronouncement of death, death certificates, and arranging transport to a funeral home or crematorium.



## The funeral

A tailored checklist with guidance on every step of the process—from choosing a funeral home to planning the service and writing the eulogy—plus hands-on assistance from the Care Team.



## Searching for documents

Where to find documents needed to settle a loved one's affairs, from the will to household bills to banking information.



## The obituary

Empathy's obituary-writing service creates a beautifully written tribute, ready for publication, with information from a series of questions.



## Informing others

Support for beneficiaries in the early hours of loss: everything from scripting the conversation to making a list of who needs to be informed.

**Beneficiaries receive information on how to access Empathy's services following a loss, through their MetLife group life claim package.**

Empathy's bereavement services and platform are provided through an agreement with The Empathy Project, Inc., (doing business as Empathy). Empathy is not an affiliate of MetLife, and the services Empathy provides are separate and apart from the insurance provided by MetLife. This program is available to the beneficiaries of deceased insureds covered under MetLife Group Life insurance programs and to insureds who are terminally ill and eligible to accelerate life proceeds under MetLife's Accelerated Benefit Option. Empathy's terminal illness services are not available on NY policy forms or policy forms operating under NY jurisdiction. Empathy is only available to insureds and beneficiaries who are US residents. Information disclosed directly to Empathy is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.

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