

# Optional Group Life Insurance

For your family's financial future, and your peace of mind.

## MetLife



In thinking about your financial future, ask yourself this question: ***If something were to happen to me, could my family continue their current lifestyle?***

Your family relies on you and your income to ensure their way of life. But would they be able to meet their financial obligations if something were to happen to you? MetLife offers you insurance options that can help protect your family.

**Optional Group Life Insurance – because employer-paid coverage may not be enough.** Help bring your coverage up to the level your family deserves with group life insurance from MetLife. Under the BorgWarner Inc. Flexible Benefits Plan you have the following options to choose from:

- **Employee Optional Group Life Insurance** – This is additional life insurance coverage for you. You can elect an amount of coverage based on a multiple of your annual salary, from 1 times up to a maximum of 8 times your base annual salary.
- **Optional Dependent Life Insurance for Your Spouse** – You can choose from six (6) different levels of coverage: \$5,000; \$10,000; \$25,000; \$50,000; \$150,000; or \$250,000.
- **Optional Dependent Life Insurance for Your Children** – You can choose from four (4) different levels of coverage: \$5,000; \$10,000; \$15,000; or \$20,000.

Specific details regarding these coverages, as well as plan rules, provisions, exclusions and limitations can be found in your Group Insurance certificate at [www.borgwarner.com/benefits](http://www.borgwarner.com/benefits).

Once you have decided on a level of coverage that's right for you, you can enroll quickly and securely using the "MyBenefits" website from MetLife\*. It's easy to use. Just go to [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits). Be sure to designate a beneficiary for all of your BorgWarner life insurance coverage(s) while visiting the site.

\* Applications for coverage can be subject to MetLife underwriting approval. Life insurance coverage is insured by Metropolitan Life Insurance Company, New York, NY (MetLife).

Like most group life insurance policies MetLife policies are subject to exclusions, limitations, reductions of benefits, and terms for keeping them in force. Ask your MetLife representative if you have questions.

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