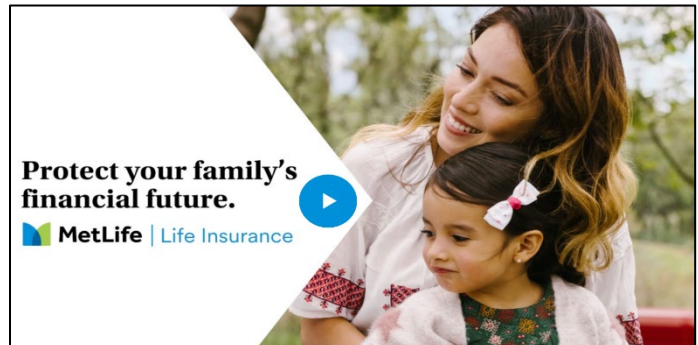


PUBLICIS GROUPE

Plan Overview and Coverage Rates

Learn more about the coverage options available to you, special plan features and services and costs for coverage.

Calculate your estimated monthly premium payment, which will be conveniently deducted from your paycheck.



Coverage options: MetLife Supplemental Life Insurance

Specific details regarding these provisions can be found in the booklet certificate.

Who's Eligible	Coverage Choices	Evidence of Insurability (EOI) Requirements for Annual Enrollment Period
Employee	<p>1 to 8 times your base annual earnings up to a maximum of the lesser of 8 times base annual earnings or \$2,000,000</p> <p>Coverage will reduce at ages 65-69 by 65% and ages 70+ by 50%.</p>	<p>Current Participants: Enroll for any increase to current coverage up to the plan maximum amount by answering just a few health questions.*</p> <p>Non-participants: Enroll for coverage up to the plan maximum amount by answering just a few health questions.*</p>
Spouse/ Domestic Partner/ Same Sex Domestic Partner	<p>Option 1: \$50,000 Option 2: 1 to 5 times base annual earnings up to \$300,000</p> <p>Not to exceed 100% of your employee life benefits, combined Basic Life and Supplemental Life benefits.</p> <p>Coverage will reduce ages 65-69 by 65% and ages 70+ by 50%.</p>	<p>Current Participants: Increase current coverage up to \$50,000 without answering health questions. You may apply for higher coverage amounts by answering just a few questions.*</p> <p>Non-Participants- Enroll for coverage up to the plan maximum amount by answering a few health questions.*</p>

*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.

What is VAD&D Insurance?

Voluntary Accidental Death & Dismemberment Insurance (VAD&D) complements your Supplemental Life Insurance with coverage for severe accidents or loss of life on or off the job. VAD&D insurance pays benefits if you suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight, or if you suffer a covered fatal accident. No health questions are required.

MetLife Voluntary Accidental Death & Dismemberment Insurance (VAD&D)

Employee	1 to 8 times your base annual earnings up to \$2,000,000
Employee & Family Plan	Spouse/Domestic partner/Same sex domestic partner Only: 60% of your coverage amount up to \$500,000 Spouse/Domestic partner/Same sex domestic partner & Child(ren): <ul style="list-style-type: none">Spouse: 50% of your coverage amount up to \$500,000Child(ren): 10% of your coverage amount up to \$50,000 Child(ren) Only: 15% of your coverage amount up to \$50,000

When your coverage will become effective:

You must be actively at work on the date your coverage becomes effective, and your spouse/domestic partner/same sex domestic partner and eligible child(ren) must not be confined to a hospital on the enrollment date, or at home for any medical reason or be receiving or entitled to receive disability income for any medical reason on the date the coverage is scheduled to become effective. Coverage will become effective on June 1, 2021 following the receipt of your completed application for all requests that do not require additional medical information. Requests for amounts that require additional medical information and are not approved by the date listed above will not be effective until the first of the month following approval from MetLife or the date that the policy's active at work requirements are met, and for spouse/domestic partner/same sex domestic partner and eligible child(ren) coverage, the date that they are no longer confined to a hospital or at home for any medical reason or receiving or entitled to receive disability income for any medical reason.

MetLife AdvantagesSM:

Your plan includes access to MetLife AdvantagesSM—a comprehensive suite of valuable services for support, planning and protection when you need it most at no cost to you. Services include:

Will Preparation Services¹

Offers you and your spouse/domestic partner unlimited face-to-face or telephone meetings with an attorney, from MetLife Legal Plans' network of over 17,500 participating attorneys, to prepare or update a will, living will, and Power of Attorney.

Estate Resolution Services¹

Estate representatives and beneficiaries may receive unlimited face-to-face legal assistance with probating you and your spouse's/domestic partner's estates. Beneficiaries can also consult an attorney, from MetLife Legal Plans' network of more than 17,500 participating attorneys, for general questions about the probate process.

WillsCenter.com²

Helps you or your spouse/domestic partner prepare a will, living will, Power of Attorney and HIPAA Authorization form on your own, at your own pace, 24 hours a day, 7 days a week.

Beneficiary Grief Counseling³

Personalized counseling sessions to meet your beneficiary's needs. Any beneficiary who receives the life insurance proceeds is eligible for up to 5 counseling sessions. These sessions can be in-person or by phone with one of LifeWorks' network of counselors who provide professional, confidential support during difficult times.

Total Control Account⁴

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.

Delivering the Promise^{®5}

This service is designed to help beneficiaries sort through the details and serious questions about claims and financial needs during a difficult time. MetLife has arranged to have specially-trained third party financial professionals available for assistance in person or by telephone to help with filing life insurance claims, government benefits and help with financial questions.

Transition Solutions⁵

Focuses on guidance and services around insurance and other financial products to help you and your family better prepare for your future in response to benefit changing events.

Portability⁶

Gives you an opportunity to continue your Group Life insurance coverage with MetLife should you leave Publicis Groupe for any reason. Competitive rates apply but will likely be higher than your current rates. MetLife will bill you directly. To take advantage of this feature, you must have coverage of at least \$10,000 up to a maximum of \$2,000,000. Generally, there is no minimum time for you to be covered by the plan before you can take advantage of the portability feature. Please see your plan administrator for specific details. Portability is also available on coverage you've selected for your spouse/domestic partner/same sex domestic partner and dependent child(ren). Dependents' amounts are contingent on the employee's amount. Increases, decreases and maximums are subject to state availability.

Additional Plan Features:

Conversion

You can generally convert your Group Term Life Insurance benefits to an Individual Whole Life Insurance policy if your coverage terminates in whole or in part due to your retirement, termination of employment, or a change in your employee class. Please note that conversion is not available on AD&D coverages.

Accelerated Benefits Option⁷

You can receive up to 100% of your Supplemental Life Insurance proceeds to a maximum of \$1,000,000 in the event that you become terminally ill and are diagnosed with less than 12 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

Coverage Rates:

Rates are guaranteed until 12/31/25.

Coverage rates are based on the amount of coverage you elect and your age as of January 1, 2022. Spouse/domestic partner/same sex domestic partner coverage is based on his/her age as of January 1, 2022. The rates shown are the monthly cost per \$1,000 of coverage.

Employee & Spouse/Domestic Partner/Same Sex Domestic Partner Monthly Cost Rates Per \$1,000 of Coverage:

	Employee	Spouse/Domestic Partner, Same Sex Domestic Partner
AGE		
34 & Younger	\$0.036	\$0.044
35-39	\$0.050	\$0.061
40-44	\$0.058	\$0.079
45-49	\$0.086	\$0.114
50-54	\$0.143	\$0.192
55-59	\$0.229	\$0.297
60-64	\$0.308	\$0.402
65-69	\$0.422	\$0.551
70 & Above	\$0.630	\$0.831

VAD&D Monthly Cost Per \$1,000 of Coverage:	
Employee	\$0.015
Employee & Family	\$0.023

Coverage is paid through convenient payroll deductions.

Calculate Your Premium:

How to calculate your Employee Supplemental Life and VAD&D Insurance Monthly Cost:

Example: 40-year-old applying for \$200,000 of coverage.

Steps	Example	Calculate for Yourself
A. Find your age-based rate in the chart above:	\$ 0.058	\$ _____
B. Choose how much coverage you are applying for:	\$200,000	\$ _____
C. Divide that coverage amount by 1,000	200 (\$200,000 ÷ 1,000)	\$ _____
D. Multiply A x C for estimated Monthly Cost:	\$11.60 (\$0.058 x 200)	\$ _____

Repeat the easy steps above to determine the cost for VAD&D coverage.

What's Not Covered:

Supplemental Life: Like most insurance plans, this plan has exclusions. For instance, Supplemental and Dependent Insurance do not provide payment of benefits for death caused by suicide within the first two years (one year in North Dakota) of the effective date of the certificate, or payment of increased benefits for death caused by suicide within two years (one in North Dakota or Colorado) of an increase in coverage.

There is a two-year contestability period during which any material misstatements made by you can be used by MetLife to deny a claim.

VAD&D: VAD&D coverage does not include payment for any loss which is caused by or contributed to by: physical or mental illness, diagnosis of or treatment of the illness; an infection, unless caused by an external wound accidentally sustained; suicide or attempted suicide; injuring oneself on purpose; the voluntary intake or use by any means of any drug, medication or sedative, unless taken as prescribed by a doctor or an over-the-counter drug taken as directed; voluntary intake of alcohol in combination with any drug, medication or sedative; war, whether declared or undeclared, or act of war, insurrection, rebellion or riot; committing or trying to commit a felony; any poison, fumes or gas, voluntarily taken, administered or absorbed; service in the armed forces or any country or international authority, except the United States National Guard; operating, learning to operate, or serving as a member of a crew of an aircraft; while in any aircraft for the purpose of descent from such aircraft while in flight (except for self preservation); or operating a vehicle or device while intoxicated as defined by the laws of the jurisdiction in which the accident occurs.

For questions call 1-800-933-3622.

¹ Will Preparation Services and Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, Will Preparation Services and Estate Resolution Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI. These services are provided at no additional cost to those who purchase Supplemental Life Insurance only. 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.

² WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone with internet access regardless of affiliation with MetLife.

³ Beneficiary Grief Counseling services are provided through an agreement with LifeWorks. US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. This program is available only to beneficiaries of MetLife group Life Insurance programs. Events that may result in a loss are not covered under this program unless and until such loss has occurred.

⁴ 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 TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCA are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCA, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to TCAs will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

⁵ MetLife administers the Transition Solutions and Delivering the Promise programs but has arranged for specially-trained third party financial professionals to offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing Transition Solutions and Delivering the Promise through MetLife.

⁶ To take advantage of this benefit, coverage of at least \$10,000 must be elected. Increases, decreases, minimum and maximum coverage amounts are subject to state availability. Please contact your plan administrator or refer to your certificate for specific details.

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.

This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and Publicis Groupe and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the certificate. If you have additional questions regarding the Life Insurance program underwritten by MetLife, please contact your benefits administrator or MetLife. Nothing in these materials is intended to be advice for a particular situation or individual. Like most group life insurance policies, MetLife group policies contain exclusions, limitations, terms and conditions for keeping them in force. Please see your certificate for complete details.

Life coverage is provided under a group insurance policy (Policy Form GPNP99/G2130-S) issued to your employer by MetLife. Life coverage under your employer's plan terminates when your employment ceases, when your Life contributions cease, or upon termination of the group contract. Should your life insurance coverage terminate for reasons other than non-payment of premium or voluntary cancellation, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

