Group Universal Life (GUL) Insurance
Get More Out of Your Life Insurance

If my life insurance could do more for me today, and still provide protection for tomorrow.
Right now you have the opportunity to enroll in a life insurance plan that not only helps you to prepare for tomorrow, but can actually help you live better today.

MetLife Group Universal Life (GUL) is more than a basic life insurance product—it is a flexible, valuable alternative for your life insurance needs. In addition to providing reliable protection for your family, GUL also offers the opportunity to contribute to a tax-deferred savings feature that can help you meet your short or long-term financial goals.

Life insurance is one of the most important tools that you have to protect your dependants’ financial future. Whether you already have some life insurance or are just starting to think about it, take a minute to see how MetLife’s GUL insurance fits into your financial plan.
<table>
<thead>
<tr>
<th>Table of Contents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allow Us to Introduce Ourselves</td>
</tr>
<tr>
<td>International Paper Plan Benefits</td>
</tr>
<tr>
<td>Cash Value Quotation &amp; FAQs</td>
</tr>
<tr>
<td>We’re Here to Help – Life Planner Calculator</td>
</tr>
<tr>
<td>Additional Coverage Information</td>
</tr>
<tr>
<td>Consumer Privacy Notice</td>
</tr>
<tr>
<td>Enrollment Form (can be found in center of booklet for easy removal)</td>
</tr>
</tbody>
</table>

To Enroll online go to www.metlife.com/mybenefits. It’s both easy and secure.

Please enroll within your enrollment period. Refer to your enrollment letter for details.

You must enroll within your 31 day eligibility period.

Dear International Paper Employee:

Good news! Your employer has made it possible for you to enroll in MetLife Group Universal Life Insurance, a plan that not only offers protection for the future, but can also help you to live better today.

Research shows that most Americans don’t have enough life insurance, and that without adequate coverage the premature death of a provider can have a major impact on a family’s finances. What would happen to your family or dependents if something happened to you? Would they be able to pay for housing, tuition and all the other expenses they’ll face in the years ahead?

If you have any doubts about your family's financial security, take this special opportunity to enroll in MetLife Group Universal Life. Be sure to act within your eligibility period, which ends 31 days from your date of hire. If you don’t act within your eligibility period, you will have to provide evidence of good health, and coverage will be subject to approval by MetLife.

Group Universal Life offers you the security of life insurance and the ability to contribute to a cash fund which earns interest on a tax-deferred basis.

MetLife Group Universal Life gives you all the protection of life insurance, but also includes a cash fund that can help you to meet a range of financial needs. If you take advantage of the cash fund, you can contribute cash and earn a competitive guaranteed rate of interest, which accrues on a tax-deferred basis.

Adjust your coverage levels as your life changes and take your coverage with you if your job changes.

Group Universal Life is as flexible as it is competitively priced. You have the freedom to adjust your coverage levels and premiums to reflect life changes, such as having a child or buying a home. It’s portable, so you can take it with you if you change jobs or retire.

So don’t delay. Enroll within your eligibility period.

The enclosed brochure and enrollment kit contain valuable tools to help you figure out how much coverage you need, how much cash you may want to contribute to your cash fund and more. But most important, you’ll find your enrollment materials, which must be completed at www.metlife.com/mybenefits or mailed within your eligibility period. For fastest, easiest completion, you can enroll online. If you have questions, feel free to call the MetLife Benefits Line at 1 800 GET-MET 8 (1-800-438-6388).

Sincerely,

MetLife Customer Service Department

P.S. Remember, to ensure easy enrollment at a competitive group rate, you must act within 31 days of your eligibility period.

1 Fifth Annual MetLife Study of Employee Benefit Trends, 2009. “Underinsured” is defined as having life insurance coverage less than three times annual household income.

2 All guarantees are subject to the financial strength and claims paying ability of Metropolitan Life Insurance Company.

3 To age 95. If your employer replaces the MetLife GUL group contract with group life insurance from another insurer or otherwise terminates the MetLife GUL group contract, your MetLife GUL coverage may also be terminated, even after separation from employment or in retirement.

Coverage and benefits are subject to the terms and conditions of the contract between MetLife and your employer. Specific details regarding these provisions can be found in the booklet certificate. If you have additional questions regarding the Group Universal Life Insurance Program underwritten by MetLife, please contact MetLife.

Like most group life insurance policies, MetLife group policies contain certain exclusions, limitations, exceptions, reductions, waiting periods and terms for keeping them in force. Please contact MetLife for costs and complete details.

Metropolitan Life Insurance Company, New York, NY
Get More Out of Your Life Insurance
Did you know that, in addition to life insurance protection, your Group Universal Life (GUL) insurance coverage allows you to build cash value by making contributions to a cash fund? The cash fund is what makes GUL coverage different from other life insurance products. When you contribute to GUL’s cash fund, you can benefit from tax advantages. You’ll also benefit from a great range of options.

Keep More Money for Yourself
The money you contribute to the cash fund earns a competitive interest rate that is guaranteed not to fall below a certain minimum level. Your interest also accrues on a tax-deferred basis.

Flexible Options for Today and Tomorrow
GUL coverage, combined with the cash fund, offers great options that can help you reach short- and long-term financial security and prepare for life’s challenges. With the cash fund you can:

• Choose the amount you wish to contribute on a regular basis through payroll deduction and/or a lump-sum contribution.
• Access your cash fund – for any reason – through loans and withdrawals\(^1\). There are no penalties for withdrawal, and there is no time limit on loan repayment.
• At retirement, use your cash fund to pay your life insurance coverage, buy an annuity, elect paid-up insurance, or receive a lump-sum payment. What’s more, your beneficiary(ies) will receive both your life insurance benefit and any money in your cash fund generally income tax-free.

Life Insurance Coverage That Meets Your Changing Needs
As you consider the advantages of GUL’s cash fund, take a moment to think about your GUL coverage – is it keeping pace with your changing needs? Consider life events, such as:

• Marriage/Divorce
• Birth of a child
• Purchase of a new home
• Sending a child to college
• Care of an elderly family member

Do any of these situations pertain to you? If so, it may be time to “step up” your life insurance coverage\(^2\).

To determine how much life insurance you need to protect your family’s financial security, access the MetLife Life Insurance Calculator at www.metlifeiseasier.net/na.

If you wish to contribute to the GUL Cash Fund and make monthly contributions, be sure to complete the appropriate section on your Enrollment Form.

(Over, please)

Like most group insurance policies, MetLife group policies contain certain exclusions, limitations, exceptions, reductions, waiting periods and terms for keeping them in force. Please contact MetLife for costs and complete details.

\(^1\) Withdrawals may be subject to taxation if the amount of the withdrawal exceeds the total premiums paid, which includes the cost of insurance and cash fund contributions.

\(^2\) Subject to plan provisions.
Understanding the Tax-Deferred Savings Feature
To better understand the full power of the MetLife Group Universal Life tax deferred savings feature, let's examine a hypothetical scenario, which illustrates how Bill maximized his financial planning options by taking advantage of the GUL program offered at his workplace.

Some basic facts about Bill:
- He is 40 years old today and is planning to retire at 66.
- His annual salary is now $150,000 and his personal income tax rate is 28%.
- Bill has six times his salary in GUL insurance coverage.

Bill’s financial situation:
Bill is serious about saving for his retirement and he is taking full advantage of tax deferred benefits offered at work. He currently makes the maximum contribution to his 401K, as well as contributing $3,115 a year into his GUL tax deferred cash fund. His GUL cash fund contributions not only earn a guaranteed interest rate, but also provide him with a tax efficient savings vehicle. By saving through his GUL program rather than purchasing individual term life insurance and saving in a separate taxable savings vehicle...

...Bill will be able to keep an additional $20,571 of his cash fund earnings.

| GUL (4.75% Net Rate of Return) | Term Life + Other Savings Vehicle | Term Life Insurance Premiums | $73,493 |
| Total GUL Insurance Premiums | $73,493 | Term Life Insurance Premiums | $73,493 |
| Extra Premium for Cash Fund | $80,988 | Money Put Into Savings Vehicle | $80,988 |
| Total Premiums Paid | $154,491 | Insurance Premium + Savings | $154,491 |
| Cash Fund Earnings | $73,471 | Earnings on Savings | $73,471 |
| Withdraw | $154,469 | Withdraw | $154,469 |
| Tax Obligation | $0 | Tax Obligation | $20,571 |
| On money withdrawn in excess of total premiums paid | On all investment earnings | $73,471 \( \text{@} 28\% \text{ income tax rate} \) |
| | | $52,900 |

By systematically saving through his MetLife GUL program for 26 years, Bill earned $73,471 in interest that was tax free at the time of the withdrawal.

Figures presented are hypothetical and are for illustrative purposes only. They are based upon the current fixed rate of the GUL interest bearing account of 4.75% as of 05/01/2009. Age, years until retirement, insurance needs, cost of insurance, and tax bracket will vary depending on your own personal situation.

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor. In order to receive favorable tax treatment of distributions (including loans) under the Internal Revenue Code, a life insurance policy must satisfy a 7-Pay Premium limitation during the first 7 years and during 7 years after certain policy changes. Failure to satisfy this limitation would cause distributions to be taxable to the extent there is a gain in the contract. In addition, there is a penalty of 10% of taxable income for distributions from such policies before age 59 1/2 with certain exceptions. In any case, a gain in the contract is taxable upon full surrender of the policy.

Group Universal Life (GUL) is issued by Metropolitan Life Insurance Company, New York, NY. Policy Forms 30024 (1/95); DE-3002407 (2/2008); FL-3002409 (5/2005); IN-3002413 (1/95); KS-3002415 (1/95); LA-3002417 (2/2008); MN-3002422 (1/95); MS-3002423 (5/2005); NY-3002431 (5/2005); OK-3002435 (1/95); OR-3002436 (2/2008); PA-3002437 (1/95); SD-3002440 (1/95); TX-3002472 (5/2005).

3 This scenario assumes that Bill’s salary will increase by 4%/yr.
4 All guarantees are subject to the financial strength and claims paying ability of Metropolitan Life Insurance Company.
5 Based on a 24 month Certificate of Deposit, with a $25,000 minimum balance. Source: MetLifeBank.com
6 Current non-guaranteed crediting rate as of 5/1/09 is subject to change without notice.
Plan Summary For Employees of: International Paper

Employee Coverage Amounts
Select the level of protection that's best for you.

- Minimum Coverage: $20,000 or 1X your annual base pay, whichever is greater.
- Maximum Coverage: 8X your annual base pay up to $2,000,000.
- Coverage is rounded to the next higher $10,000.
- For Employee Life Insurance amounts of 4X – 8X Base Annual Earnings or Amounts greater than $500,000, and Dependent Spouse/Domestic Partner Life Insurance Amounts, answer the simplified underwriting questions on the enclosed Enrollment Form.

Eligibility
Employees must enroll within 31 days of date of hire. To be eligible for any amount of coverage, you must be “Actively at Work” on the effective date of coverage as a full-time employee with salaried benefits or a designated full-time hourly employee.

Dependent Coverage Amounts
Select coverage for your spouse/domestic partner and child(ren). It is not necessary for the employee to enroll for GUL coverage in order to enroll spouse/domestic partner coverage and your spouse and eligible child(ren) must be performing their Normal Activities when coverage becomes effective.

Coverage for Your Spouse/Domestic Partner
- Universal Life – From $10,000 to $250,000, in $10,000 increments.
- If your spouse/domestic partner is also an employee of International Paper, your spouse/domestic partner can either enroll for employee coverage or spouse/domestic partner coverage.

Coverage for Your Children
Term Life Rider – $10,000 or $25,000.
- Coverage is available for children from age 14 days to 19 years (or 25 years if enrolled at an accredited college or university).
- Child coverage is a Rider to your or your spouse’s/domestic partner’s certificate and may not be elected without employee or spouse/domestic partner coverage.

Cash Fund Options
Group Universal Life is life insurance that lets you and your covered spouse/domestic partner set aside money in its tax-deferred cash fund which will earn a competitive rate of interest. You select a certain dollar amount to contribute through payroll deduction above the cost of your life insurance coverage. This amount will be automatically and conveniently put into the cash fund and will earn a competitive interest rate.

GUL’s cash fund is an attractive place to set aside extra funds and watch your money grow on a tax-deferred basis. To contribute to the cash fund, simply complete the appropriate section on your enrollment form. For more information and to see how your money can grow tax-deferred, please see the enclosed Cash Fund Facts sheet.
Your cost of insurance is provided at affordable group rates. Paying is easier, and you won’t have to worry about missing payments, since it’s done through automatic payroll deductions.

**Employee and Spouse/Domestic Partner Monthly Rates**

Use the rates below in the enclosed worksheet to determine your total monthly premium. Rates (cost per $1,000 of coverage per month) are based on your age as of July 1 of the current year. Spouse/Domestic Partner rates are based on spouse/domestic partner’s age as of July 1 of the current year. By completing this worksheet, you can figure out how much your coverage will cost you each month. You may also factor in your expected monthly cash fund contribution.

<table>
<thead>
<tr>
<th>Age</th>
<th>&lt;25</th>
<th>25-29</th>
<th>30-34</th>
<th>35-39</th>
<th>40-44</th>
<th>45-49</th>
<th>50-54</th>
<th>55-59</th>
<th>60-64</th>
<th>65-69*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate per $1,000 of coverage</td>
<td><strong>$.054</strong></td>
<td>.064</td>
<td>.080</td>
<td>.090</td>
<td>.100</td>
<td>.163</td>
<td>.264</td>
<td>.470</td>
<td>.804</td>
<td>1.519</td>
</tr>
</tbody>
</table>

Child Flat Monthly Rate: $.09 per $1,000 of coverage (covers all eligible children)

For more complete information, please contact the MetLife Benefits Line at 1 800 GET-MET 8 (1-800-438-6388) or visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

*For rates over age 69, call the MetLife Benefits Line at 1 800 GET-MET 8 (1-800-438-6388).
By completing this worksheet, you can determine how much your coverage will cost. You should also factor in your monthly cash fund contribution, if applicable.

### Section 1 – Employee Coverage

**A. AMOUNT OF COVERAGE** – To determine your amount of coverage, multiply your annual base pay by the salary multiple you’ve selected (1x-8x). Round the amount to the next $10,000.

<table>
<thead>
<tr>
<th>Your Base Annual Salary</th>
<th>X</th>
<th>Salary Multiple</th>
<th>=</th>
<th>Total Coverage</th>
<th>Amount of Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$32,000</td>
<td>X</td>
<td>2</td>
<td></td>
<td>$64,000</td>
<td>$70,000</td>
</tr>
</tbody>
</table>

**B. MONTHLY COST OF COVERAGE** – Multiply cost per $1,000 of (see Insurance Rate Sheet) by the number of $1,000 units you’ve selected (for example, $64,000 = 64 units)

<table>
<thead>
<tr>
<th># of $1,000 Unit of Coverage</th>
<th>Your cost per $1,000 of coverage (see Rate Sheet)</th>
<th>MONTHLY COST OF INSURANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>70</td>
<td>$0.10 (example age 36)</td>
<td>$7.00</td>
</tr>
</tbody>
</table>

**C. CASH FUND CONTRIBUTIONS** – If you plan to contribute to your cash fund, add the amount you plan to contribute each month (for example, $25, $50, $100).

TOTAL MONTHLY COST OF EMPLOYEE COVERAGE (1+2) ........................................ $3

### Section 2 – Dependent Coverage

**A. SPOUSE/DOMESTIC PARTNER COVERAGE** – You may select coverage from $10,000 to $250,000 in increments of $10,000. To calculate cost of spouse/domestic partner coverage, follow directions in Section 1, Item B.

<table>
<thead>
<tr>
<th>Amount of Coverage</th>
<th># of $1,000 Unit of Coverage</th>
<th>Your cost per $1,000 of coverage (see Rate Sheet)</th>
<th>MONTHLY COST OF INSURANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>$60,000</td>
<td>60</td>
<td>$0.10 (example age 36)</td>
<td>$6.00</td>
</tr>
</tbody>
</table>

**B. SPOUSE/DOMESTIC PARTNER CASH FUND CONTRIBUTIONS** –

For instructions, see Section 1, Item C

TOTAL MONTHLY COST OF dependenT COVERAGE (4+5+6) ............................... $7

### Section 3: Total Monthly Premium

To find your Total Monthly Premium for all covered individuals, add Total cost of Employee Coverage and Dependent Coverage.

TOTAL EXPECTED MONTHLY PREMIUM (3+7) ........................................ $8
In addition to life insurance protection, International Paper employees who enroll for Group Universal Life will enjoy a range of valuable plan features and enhancements:

**Will Preparation Service** – Just as life insurance is a vital component of any estate plan, so is a will. When you enroll in International Paper's Group Universal Life Insurance program, you will have access to Hyatt Legal Plans’ network of 11,000+ participating attorneys. When you enroll in this plan, you may take advantage of this benefit at no additional cost to you if you use a participating plan attorney. To obtain the legal plan’s toll-free number and your company’s group access number, contact your employer or your plan administrator for this information.

**Accelerated Benefits Option (ABO)** – You or your covered spouse/domestic partner can receive up to 80% of your Supplemental Life insurance proceeds to a maximum of $750,000 in the event that you become terminally ill and are diagnosed with less than 12 months to live. An accelerated benefit is generally payable in a lump sum and can be elected only once. The certificate’s death benefit will be reduced by the percentage of the accelerated death benefit paid out and any associated interest and expense charge.

**MetLife Estate Resolution Services** — ERS

**Personal service and compassion to help your beneficiaries manage your estate during their time of need**

MetLife Estate Resolution Services — is a valuable service offered at no additional cost to you. A Hyatt Legal Plan attorney will consult your beneficiaries by telephone or in person regarding the probate process for your estate. The attorney will also handle the probate of your estate for your executor or administrator. You can feel confident that your executor or administrator will have access to the advice that is needed to properly settle your estate. This can help alleviate the financial and administrative burden upon your loved ones in their time of need.

**Total Control Account** (TCA) — The Total Control Account settlement option provides your loved ones with a safe and convenient way to manage the proceeds of a life or accident policy for claim payments of $5,000 or more, backed by the financial strength and claims paying ability of Metropolitan Life Insurance Company. 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 gives beneficiaries time to decide what to do with their proceeds, which can be very helpful to them during a difficult time.

**MetLife Advice For Beneficiaries** — Delivering the Promise is a unique service designed to provide beneficiaries with the support and assistance they need during an especially difficult time. Services include assistance filing life insurance claims and consultation to help with the details and questions that arise upon the loss of a loved one.

**Automatic Coverage Increases** — Group Universal Life coverage has the flexibility to accommodate your changing needs. If your base annual pay increases, your coverage amount will be increased (subject to coverage eligibility guidelines and program limits) based on your salary as of January 1 and will become effective on March 1 of the current plan year.

If you have questions, please call a MetLife Customer Service Consultant at 1 800 GET-MET 8 (1-800-438-6388) or visit www.metlife.com/mybenefits.

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1 For Texas and New York residents, dependent coverage cannot exceed the amount of employee coverage.

2 Will Preparation Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, Will Preparation Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. In some states, Will Preparation is subject to regulatory approval and is not currently available.

3 You also have the flexibility of using an attorney who is not participating in the Hyatt Legal Plans’ network and being reimbursed for covered services according to a set fee schedule. In that case you will be responsible for any attorney’s fees that exceed the reimbursed amount.

4 The Accelerated Benefits Option (ABO) is subject to state regulation and generally receives favorable federal income tax treatment. You are advised to consult with a legal advisor about your own circumstances. You are advised to consult with a legal advisor concerning the effect that receipt of ABO benefits will have on other benefits such as benefits from public assistance programs.

5 Estate Resolution Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, Estate Resolution Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. In some states, Estate Resolution Services are subject to regulatory approval and are not currently available. The following are not covered by the service: Matters in which there is a conflict of interest between the executor, administrator, any beneficiary or heir and the estate; any disputes with the Policyholder, Employer, Plan Attorneys, 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.

Life and AD&D coverages are provided under a group insurance policy (Policy Form GPNP99/G2130-S) issued to your employer by MetLife. Life and AD&D coverages under your employer’s plan terminates when your employment ceases, when your Life and AD&D contributions cease, or upon termination of the group contract. Dependent Life coverage will terminate when a dependent no longer qualifies as a dependent. Should your life insurance coverage terminate for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.
See how fast your money can grow.

Group Universal Life (GUL) provides a Cash Fund feature to help maximize your coverage by providing more options and greater flexibility. With this feature, your contribution earns a guaranteed minimum* rate of interest on a tax-deferred basis.

As your cash fund grows, you may withdraw some or all of your cash – for any reason. Generally, there is no penalty for withdrawals and no tax due until total withdrawals exceed premium paid.1 Or, you may save it for use in retirement or to increase your death benefit.

The chart to the right shows how a $25 monthly contribution to the Cash Fund (in excess of all monthly cost of insurance and administrative charges) can add to your coverage and grow over time. You can contribute whatever amount is right for you. See how your money can grow over time.

10 Years
After 10 years, a $25 monthly contribution can quickly accumulate in your Cash Fund, growing to $3,679.**
This will increase a $50,000 death benefit to $53,679 or could help you meet some of your goals like purchasing a new car.

20 Years
Left to grow, the same contribution after 20 years of tax-deferred growth in your Cash Fund can accumulate to $9,126.**
It will increase a $50,000 death benefit to $59,126 or could be used to help pay for some of your future goals like your child’s education or wedding.

30 Years
Finally, your same planned monthly contributions over a longer period of time, say 30 years, can accumulate in your Cash Fund to $17,187,** bringing a $50,000 death benefit to $67,187. This added financial benefit can also be used to help meet some of the income or insurance protection needs that most retirees face.2

The chart above shows two very different, yet possible, Cash Fund scenarios. One value shown — The Minimum Cash Value (the bars on the left) represents the minimum you would be guaranteed under the conditions specified. It assumes the maximum possible expenses under your GUL plan (10% of all incoming contributions), the minimum possible interest rate that can be credited to your Cash Fund 4% and monthly payment of all cost of insurance and administrative charges. For the current year, your GUL plan currently has no expense charge, and contributions to your Cash Fund are being credited with a 4.00% interest rate until 12/31/10. The Hypothetical Cash Value (the bars on the right) shows an accumulation scenario more closely aligned with your current GUL program because it assumes an interest rate that is less than or equal to the actual interest rate being credited to your Cash Fund and no expense charge.

To contribute to the GUL Cash Fund and make monthly contributions, be sure to complete the appropriate section on your Enrollment Form.

Circular 230 Disclaimer
The information contained in this presentation is not intended to (and cannot) be used by anyone to avoid IRS penalties. This presentation supports the promotion and marketing of MetLife GUL. You should seek advice based on your particular circumstances from an independent tax advisor.

Like most group life insurance policies, MetLife’s policies contain certain condition, exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. For more information, refer to your enrollment materials or call MetLife at 1 800 GET-MET 8 (1-800-438-6388).

*Product guarantees are backed by the financial strength and claims paying ability of Metropolitan Life Insurance Company.

**This amount is based on the current non-guaranteed interest rate and is not guaranteed by MetLife.

1 If the funding of your certificate exceeds certain limits, it will become a “modified endowment contract” (MEC) and become subject to “earnings first” taxation on withdrawals and loans. An additional 10% penalty for withdrawals and loans taken before age 59 ½ will also generally apply. We will notify you if a contribution would cause your certificate to become a MEC. Withdrawals will reduce your cash value and death benefit.

2 In some plan designs, if your employer replaces MetLife GUL with group life insurance from another insurer or otherwise terminates the MetLife GUL group contract, your MetLife GUL coverage may also be terminated, even after separation from employment or in retirement.
Q. Is there an advantage to buying group life insurance?
A. Yes! By enrolling during your enrollment or eligibility period, you can obtain coverage, subject to plan limitations, without answering detailed medical questions or undergoing a physical. Your cost of insurance is provided at competitive group rates. Paying for coverage is easier, and you won't have to worry about missing payments, since it's done through automatic payroll deductions.

Q. Who is eligible for coverage?
A. Employees and New Hires who enroll within their enrollment period. Dependents are eligible, subject to plan design – please review your Plan Summary for complete details.

Q. What happens if I enroll after initial enrollment or eligibility period?
A. You can still apply for coverage, but you may have to complete a Statement of Health form, and perhaps have a physical exam, regardless of the coverage amount you select. Coverage will be issued subject to approval by MetLife, based upon its underwriting rules and your health information. You should consider obtaining insurance when you know you are in good health, and not risk having a hard time qualifying for coverage if your health changes.

Q. When will my coverage request go into effect?
A. Coverage requests will become effective the first of the month following the receipt and approval of your enrollment by MetLife. Coverage requests that require additional medical information and are not approved by this date will not be effective until the first of the month following approval from MetLife.

Q. Can I access my Cash Fund before I retire?
A. Yes. You may access your money through loans and withdrawals, provided there is adequate cash value in your fund. You can take only one loan at a time, and there is no time limit on repayment. You can make one withdrawals per year provided you have adequate cash value in your cash fund, each for a minimum of $200. There may be fees associated with some withdrawals and some withdrawals may have tax implications.

Q. How do I know how much life insurance I need?
A. To determine how much life insurance coverage you may need, complete the Life Insurance Planner enclosed in your enrollment package. Or if you prefer, you can conveniently and quickly use the online calculator located at www.metlifeiseasier.net/na.

Q. How do I enroll?
A. Complete and sign the enclosed enrollment form and mail in the provided postage-paid envelope. To enroll on line visit www.metlife.com/mybenefits.

Be sure to enroll before your enrollment deadline.

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1 In some plan designs, if your employer replaces MetLife GUL with group life insurance from another insurer or otherwise terminates the MetLife GUL group contract, your MetLife GUL coverage may also be terminated, even after separation from employment or in retirement.

Like most group insurance policies, MetLife group life insurance policies contain certain exclusions, limitations, reductions of benefits and terms for coverage. Please call MetLife at 1-800-GETMET-8 (1-800-438-6388) for more information.
**MetLife Planning Tools**

Your goal should be to develop a life insurance plan (through one or more policies) that in the event of your death, provides your family with a financial safety net while making up the loss of your income.

One basic approach to determining your family’s life insurance needs is to consider completing the Life Insurance Calculator below. This can help you to determine how much insurance is right for you.

<table>
<thead>
<tr>
<th><strong>BASIC MONTHLY EXPENSES</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>These are the everyday expenses that your family has to meet. Decide how many years you would want your insurance to cover these expenses. Then, multiply the Annual Expenses by that number of years.</td>
<td></td>
</tr>
<tr>
<td><strong>Monthly Expenses</strong></td>
<td>Consider expenses such as your mortgage/rent, household expenses, insurance cost and child care expenses</td>
</tr>
<tr>
<td><strong>Basic Annual Expenses</strong></td>
<td>(Monthly Expenses x 12)</td>
</tr>
<tr>
<td><strong>Number of Years You Want These Expenses Covered</strong></td>
<td>(It could be 5, 10 or more years)</td>
</tr>
<tr>
<td><strong>Total Basic Expenses</strong></td>
<td>(Annual Expenses x Number of Years)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>ADDITIONAL EXPENSES TO PLAN FOR</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>These are additional costs you and your family may have been planning for, so you may want to consider these as well.</td>
<td></td>
</tr>
<tr>
<td><strong>Future Expenses</strong></td>
<td>(Consider expenses such College Tuition, Child(ren)’s Wedding(s), Personal Funeral Expenses, Elder Care for Parents)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>OUTSTANDING DEBT</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>These are committed costs you may wish to pay off in full to protect your family from this burden.</td>
<td></td>
</tr>
<tr>
<td><strong>Outstanding Debt</strong></td>
<td>(Consider Remaining Mortgage, Credit Card Bills, School or Auto loans)</td>
</tr>
</tbody>
</table>

| **TOTAL EXPENSES (1a + 2a + 3a)** | $ |

<table>
<thead>
<tr>
<th><strong>AVAILABLE ASSETS</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td>(Consider Savings [cash, securities, etc.], Employer Savings Plan, Equity in Your home, current Employer-Paid and/or Other Life Insurance)</td>
</tr>
</tbody>
</table>

This is the amount of life insurance coverage you may need to provide adequate insurance protection for your family.

| **TOTAL COVERAGE NEEDED (A – B = C)** | $ |
Additional Information About Group Universal Life Insurance

Minimum/Maximum Amounts of Insurance Coverage: Coverage minimums and maximums vary by case. Call the MetLife Benefits Line if you (“employee”) are unsure of your company’s plan specifics.

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

Suicide Clause: The death benefit (or any increased portion of the death benefit) will not be paid if death by suicide occurs within two years of the effective date of the certificate (or for increased benefits, within two years of such increase). This clause can vary by state.

Reduction of Death Benefit: Upon your reaching age 70, or under other circumstances specified in your GUL certificate, your death benefit may reduce to five times the amount in your Cash Fund, not to exceed your current coverage amount. Minimum coverage is $20,000.

Waiting Periods: You must be actively at work on the effective date of your coverage for coverage to be effective. If you are not actively at work on such date, coverage will become effective on the first of the month following the date you return to work with your company.

Changes in Your Cost of Insurance Rates/Premium: Premiums vary depending upon the amount of coverage and benefits selected. Additionally, your cost of insurance rates are based on your age and will increase as you get older. Rates are guaranteed until the policy renewal date. At the renewal date, rates will be recalculated and are subject to change. MetLife reserves the right to alter the rates and/or the rate guarantee period should overall group participation change significantly. Rates will also change if you leave your employer and choose to continue your coverage.

Termination of Coverage: If you fail to make a planned payment and the amount in your cash accumulation fund is insufficient to cover your cost of insurance, there will be a grace period of 60 days to pay the amount of the monthly deduction. If MetLife does not receive a sufficient amount by the end of the grace period, your coverage will then end. Either your employer or MetLife may terminate this program with sufficient notice to each other. If this program ends and your employer sponsors an alternate group life insurance plan (a “successor plan”), your MetLife GUL coverage will end if you are retired or paying via payroll deductions. Your MetLife GUL coverage will continue if you have exercised a portability option upon separation from employment and are being direct billed. If this program ends and there is no successor plan, you may continue your coverage as long as you arrange to make payments directly to MetLife.

Spouse/Domestic Partner* Coverage: If this benefit is offered to you, it is provided as a separate certificate and is owned by the employee. In the event of termination of marriage or your death, your spouse/domestic partner may request to remain insured under this program. In this event, your spouse/domestic partner would become the owner of the GUL certificate. Coverage is subject to state availability and regulations.

Dependent Child(ren)* Coverage: If this benefit is offered to you, child term coverage covers all of your children from age 14 days to 19 years with an extension to age 23 (or 25, depending on the program) if they are full-time college students. Coverage generally ends at the earlier of your retirement date, the date you die, when the child reaches the limiting age or upon termination of the certificate to which it is attached. Conversion to an individual policy may be offered when child coverage terminates for any of the above reasons. Coverage is subject to state availability and regulations.

* In order for coverage to be effective, you must be actively at work with your employer, and your spouse/domestic partner or 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 at the effective date of coverage. Additionally, you must enroll for additional coverage and make the required premium payment for additional coverage to be effective.

The above facts are intended to provide a brief description of certain certificate provisions which may be part of the GUL coverage. They do not constitute a contract. In all cases, the insurance certificate will govern. Coverage is provided under a master group insurance policy (Policy #G2130-S/GPN99). (MET)
Knowing How Much Life Insurance You Need is Important. The MetLife Life Website Can Help.

International Paper and MetLife know you care about having enough life insurance to protect your family and safeguarding their future. That’s why International Paper offers you Group Universal Life Insurance (GUL) coverage for you and for your spouse/domestic partner and child(ren) through MetLife.

Make an informed decision.

Determining how much life insurance you and your family may need shouldn’t be a mystery. The decision-making tools to help you make an informed choice are located on MetLife’s “MyBenefits” website. You can find these useful tools by clicking the link located at www.metlife.com/mybenefits or going to www.my-ip.com. These tools include:

- **Quick Life Insurance Calculator** – Five simple questions to help determine your life insurance needs.
- **Detailed Life Insurance Calculator** – A detailed set of questions to get a more precise estimate of your life insurance needs.
- **Profile** – Choose the example closest to your life situation and receive a recommendation for coverage.

Enrolling for the Life Insurance Coverage You Need Just Got Easier.

Simplify your life by enrolling for coverage quickly and securely online using the “MyBenefits” website from MetLife. It’s easy to register. Just go to www.metlife.com/mybenefits and follow the simple instructions. If you already have coverage and wish to make a change to your coverage, you can make these changes conveniently online at www.metlife.com/mybenefits.

Need Help? We’re Here.

If you have any questions or need enrollment assistance, contact MetLife at 1 800 GET-MET8 (1-800-438-6388) or click on the “Contact a Life Benefits Specialist” link to send an e-mail to our Customer Service Center.

Help Protect the Ones You Love.

Making sure your family is protected has never been easier and more convenient. Don’t wait – it only takes a few minutes to evaluate your Life Insurance options and complete the enrollment process!

Metropolitan Life Insurance Company, New York, NY

L03084737[exp0310][All States][DC, GU, MP, PR, VI]
Our Privacy Notice

We know that you buy our products and services because you trust us. This notice explains how we protect your privacy and treat your personal information. It applies to current and former customers. "Personal information" as used here means anything we know about you personally.

Plan Sponsors and Group Insurance Contract Holders

This privacy notice is for individuals who apply for or obtain our products and services under an employee benefit plan, or group insurance or annuity contract. In this notice, "you" refers to these individuals.

Protecting Your Information

We take important steps to protect your personal information. We treat it as confidential. We tell our employees to take care in handling it. We limit access to those who need it to perform their jobs. Our outside service providers must also protect it, and use it only to meet our business needs. We also take steps to protect our systems from unauthorized access. We comply with all laws that apply to us.

Collecting Your Information

We typically collect your name, address, age, and other relevant information. We may also collect information about any business you have with us, our affiliates, or other companies. Our affiliates include life, car, and home insurers. They also include a bank, a legal plans company, and securities broker-dealers. In the future, we may also have affiliates in other businesses.

How We Get Your Information

We get your personal information mostly from you. We may also use outside sources to help ensure our records are correct and complete. These sources may include consumer reporting agencies, employers, other financial institutions, adult relatives, and others. These sources may give us reports or share what they know with others. We don’t control the accuracy of information outside sources give us. If you want to make any changes to information we receive from others about you, you must contact those sources.

We may ask for medical information. The Authorization that you sign when you request insurance permits these sources to tell us about you. We may also, at our expense:

- Ask for a medical exam
- Ask for blood and urine tests
- Ask health care providers to give us health data, including information about alcohol or drug abuse

We may also ask a consumer reporting agency for a "consumer report" about you (or anyone else to be insured). Consumer reports may tell us about a lot of things, including information about:

- Reputation
- Work and work history
- Driving record
- Hobbies and dangerous activities
- Finances

The information may be kept by the consumer reporting agency and later given to others as permitted by law. The agency will give you a copy of the report it provides to us, if you ask the agency and can provide adequate identification. If you write to us and we have asked for a consumer report about you, we will tell you so and give you the name, address and phone number of the consumer reporting agency.

Another source of information is MIB Group, Inc. (“MIB”). It is a non-profit association of life insurance companies. We and our reinsurers may give MIB health or other information about you. If you apply for life or health coverage from another member of MIB, or claim benefits from another member company, MIB will give that company any information that it has about you. If you contact MIB, it will tell you what it knows about you. You have the right to ask MIB to correct its information about you. You may do so by writing to MIB, Inc., 50 Braintree Hill, Suite 400, Braintree, MA 02184-8734, by calling MIB at (866) 692-6901 (TTY (866) 346-3642 for the hearing impaired), or by contacting MIB at www.mib.com.

Using Your Information

We collect your personal information to help us decide if you’re eligible for our products or services. We may also need it to verify identities to help deter fraud, money laundering, or other crimes. How we use this information depends on
what products and services you have or want from us. It also depends on what laws apply to those products and services. For example, we may also use your information to:

- administer your products and services
- perform business research
- market new products to you
- comply with applicable laws
- process claims and other transactions
- confirm or correct your information
- help us run our business

Sharing Your Information With Others

We may share your personal information with others with your consent, by agreement, or as permitted or required by law. For example, we may share your information with businesses hired to carry out services for us. We may also share it with our affiliated or unaffiliated business partners through joint marketing agreements. In those situations, we share your information to jointly offer you products and services or have others offer you products and services we endorse or sponsor. Before sharing your information with any affiliate or joint marketing partner for their own marketing purposes, however, we will first notify you and give you an opportunity to opt out.

Other reasons we may share your information include:

- doing what a court, law enforcement, or government agency requires us to do (for example, complying with search warrants or subpoenas)
- telling another company what we know about you if we are selling or merging any part of our business
- giving information to a governmental agency so it can decide if you are eligible for public benefits
- giving your information to someone with a legal interest in your assets (for example, a creditor with a lien on your account)
- giving your information to your health care provider
- having a peer review organization evaluate your information, if you have health coverage with us
- those listed in our “Using Your Information” section above

HIPAA

We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. If you have dental, long term care, or medical insurance from us, the Health Insurance Portability and Accountability Act (“HIPAA”) may further limit how we may use and share your information.

Accessing and Correcting Your Information

You may ask us for a copy of the personal information we have about you. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing listing the account or policy numbers with the information you want to access. For legal reasons, we may not show you anything we learned as part of a claim or lawsuit, unless required by law.

If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing, and we will include your statement whenever we give your disputed information to anyone outside MetLife.

Questions

We want you to understand how we protect your privacy. If you have any questions about this notice, please contact us. When you write, include your name, address, and policy or account number.

Send privacy questions to:

MetLife Privacy Office, P. O. Box 489, Warwick, RI 02887-9954
privacy@metlife.com

We may revise this privacy notice. If we make any material changes, we will notify you as required by law. We provide this privacy notice to you on behalf of these MetLife companies:

- Metropolitan Life Insurance Company
- General American Life Insurance Company
- SafeGuard Life Insurance Company
- MetLife Insurance Company of Connecticut
- SafeGuard Health Plans Inc.
Your group life benefits are an important part of your personal benefits plan. At MetLife we understand how important it is for you to create your own safety net to protect you and your family. When you choose MetLife, you partner with a company that is committed to doing its best to help you meet your benefits needs. And because MetLife has been offering life insurance coverage for more than 140 years, we have the experience to understand what matters most to you. That's why we provide you access to knowledgeable service teams with the expertise necessary to assist you when you need them the most, and the tools and resources you need to make better decisions.

For more information on MetLife group life insurance coverage, contact your benefits administrator or MetLife.