

Why is life insurance important?

It can be a cost-effective way to help protect your family and finances in the event something happens to you. For many people, it helps ensure that if something unforeseen should happen, short- and long-term financial obligations could be met. Your family may rely on you to help keep the household running. It's important to take steps to make sure your family would be financially prepared if you were no longer there to handle expenses like your mortgage or rent payments, utilities and college bills.

There are a number of different term life insurance plans available to you. [Find the plan that's right for you.](#)

AlumniTerm - provides coverage at a competitive group rate.

- Standard Issue – Alumni may apply by completing our standard application that includes medical questions.

- Ideal for young alumni, first time homebuyers, recently married and new parents looking for affordable initial rates.
- Alumni under the age of 60 can apply for a benefit amount up to \$500,000, in \$5,000 increments.
 - Coverage reduces at age 65 to 50% of the face value amount and at age 70 coverage reduces to the lesser of: a) 50% of the amount prior to age 70; and b) \$5,000.
- Coverage can continue up to the age of 80.
- Valuable built-in features including:
 - Accelerated Benefits Option: Allows you to receive a percentage of your life insurance in the event that you become terminally ill and are diagnosed with no more than a specified amount of time to live.
 - Automatic Benefit Increases²
 - Waiver of Premium³

AlumniTerm – One Step Express provides coverage at a competitive group rate.

- **New! One Step Express** – Alumni depending on their age, may apply using a quicker application process and without the need for an exam for most who apply. This form includes only 5 medical questions and asks for your height and weight.¹

- Also ideal for recent graduates, first-time homebuyers, recently married and new parents looking for affordable initial rates.
- Alumni under the age of:
 - 40 can apply for a benefit amount up to \$250,000, in \$5,000 increments.
 - 50 can apply for a benefit amount up to \$150,000, in \$5,000 increments.
 - 60 can apply for a benefit amount up to \$100,000, in \$5,000 increments.
- Coverage reduces at age 65 to 50% of the face value amount and at age 70 coverage reduces to the lesser of: a) 50% of the amount prior to age 70; and b) \$5,000.
- Coverage can continue up to the age of 80.
- Valuable built-in features including:
 - Accelerated Benefits Option: Allows you to receive a percentage of your life insurance in the event that you become terminally ill and are diagnosed with no more than a specified amount of time to live.
 - Automatic Benefit Increases²
 - Waiver of Premium³

AlumniTerm 10/20 individual premiums remain level for the initial term under the 10-year level or 20-year level plans, and will not increase during the initial term due to age or health status.

- Ideal for all alumni and parents looking to protect their families lifestyle at affordable long-term rates.
- Alumni can apply for a benefit amount from \$100,000 up to \$3,000,000*, in \$25,000 increments.
- You are eligible to apply for a 10-year level term policy if you are under the age of 70.
- You are eligible to apply for a 20-year level term policy if you are under the age of 60.
- Coverage can continue up to the age of 80.
- Valuable built-in features including:
 - Accelerated Benefits Option: Allows you to receive a percentage of your life insurance in the event that you become terminally ill and are diagnosed with no more than a specified amount of time to live.

Select **“Easy Pay Authorization”** as the payment method, when paying your premium, to help ensure uninterrupted coverage. Available to alumni for all products.

AlumniTerm50+ provides coverage for later in life at a competitive group rate.

- Ideal for established alumni looking for supplemental or additional insurance protection to complete their overall coverage needs.
- Alumni who are age 50 and older, up to and including the age of 74, can apply for a benefit amount up to \$100,000, in \$10,000 increments.
 - Coverage reduces at age 75, to the lesser of: a) 50% of the amount prior to age 75; or b) \$20,000.
- Coverage can continue up to the age of 95.
- Valuable built-in features including:
 - Accelerated Benefits Option: Allows you to receive a percentage of your life insurance in the event that you become terminally ill and are diagnosed with no more than a specified amount of time to live.

Learn more about our products – For important details about these products and additional features, please visit our product pages, where you can also download our FAQ's.

1. If answers to medical questions are unfavorable, then a full application and underwriting may be required and coverage is subject to approval of insurer.
2. Opportunity to increase your initial benefit amount.
3. Life insurance can continue and no further premium payment may be required if you are disabled prior to age 60 and remain disabled for 6 continuous months

* This maximum is limited to \$1,500,000 in some states..

The Accelerated Benefits Option (ABO) is subject to state availability and regulation. The ABO benefits are intended to qualify for favorable federal tax treatment, in which case the benefits will not be subject to federal 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 ABO 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 ABO benefits will have on public assistance eligibility for you, your spouse or your family.

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.

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