

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.

- 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 Increases: Opportunity to increase your initial benefit amount.
 - Waiver of Premium: Life insurance can continue and no further premium payment may be required if you become disabled prior to age 60 and remain disabled for 6 continuous months.

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 \$1,500,000, 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.

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.

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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