

# 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.](#)

**American Bar Association Level Term Life Insurance** individual premiums remain level for the initial term under the 10-year level, 20-year level or 30-year level plans and will not increase during the initial term due to age or health status.

- Ideal for all members looking to protect their families' lifestyles at cost-effective long-term rates.
- Members can apply for a benefit amount from \$100,000 up to \$3,000,000, in \$10,000 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.
- You are eligible to apply for a 30-year level term policy if you are under the age of 50.
- Coverage can continue up to the age of 80.
- Valuable built-in features including:
  - **Accelerated Benefits Option**<sup>1</sup>: 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.
  - **Total Control Account**<sup>®2</sup>: Provides your loved ones with a safe and convenient way to manage life insurance proceeds.

**American Bar Association Simplified Issue 50+ Term Life Insurance** provides coverage for later in life at a competitive group rate.

- Ideal for established members looking for supplemental or additional insurance protection to complete their overall coverage needs.
- Members who are age 50 through age 64 can apply for a benefit amount up to \$125,000, in \$25,000 increments, using our short-form application.<sup>3</sup>
  - Coverage reduces at age 75 to the lesser of 50% of the amount prior to age 75 or \$15,000.
- Coverage can continue up to the age of 95.
- Valuable built-in features including:
  - **Accelerated Benefits Option**<sup>1</sup>: 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.
  - **Total Control Account**<sup>®2</sup>: Provides your loved ones with a safe and convenient way to manage life insurance proceeds.

**American Bar Association 50+ Term Life Insurance** provides coverage for later in life at a competitive group rate.

- Ideal for established members looking for supplemental or additional insurance protection to complete their overall coverage needs.
- Members who are age 65 through age 74 can apply for a benefit amount up to \$125,000, in \$25,000 increments.
  - Coverage reduces at age 75 to the lesser of 50% of the amount prior to age 75 or \$15,000.
- Coverage can continue up to the age of 95.
- Valuable built-in features including:
  - **Accelerated Benefits Option**<sup>1</sup>: 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.
  - **Total Control Account**<sup>®2</sup>: Provides your loved ones with a safe and convenient way to manage life insurance proceeds.

## Don't miss out on this important benefit offer –

If you have any questions or would like to apply, please call USI Affinity at **1-855-874-0264** or email [IB.NewBusiness@usi.com](mailto:IB.NewBusiness@usi.com).

Select **"EFT Authorization"** as the payment method, when paying your premium, to help ensure uninterrupted coverage. Available to members for all products.

1. The Accelerated Benefits Option (ABO) is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will be excludable from your income and 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.
2. 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 Total Control Accounts will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.
3. If the answer to the hospitalization question is unfavorable, then full underwriting may be required and coverage is subject to approval of insurer.

Coverage may not be available in all states. Please contact your plan administrator for more information.

Nothing in these materials is intended to be advice for a particular situation or individual. 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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