



FAQs

Frequently Asked Questions

Term Life Insurance

Q. Who is eligible for coverage?

A. As an ISI client, you and your spouse or domestic partner are eligible to apply if you are both under the age of 75. Once you are insured, you can also insure your unmarried, dependent children (from 15 days to age 26) for \$5,000 or \$10,000.

Q. What amount of life insurance is right for you?

A. You can choose any amount in \$5,000 increments, up to \$1,500,000. Your spouse or domestic partner may also apply for up to \$500,000 in \$50,000 increments, but his or her coverage amount cannot exceed your elected amount.

Q. Is a medical exam required?

A. In some cases a medical exam may be required (at no expense to you). When you apply, simply answer the brief health questions. Even if you have a health condition, you still may qualify. Depending on the amount applied for, a paramedical exam and blood test may be required, which will be scheduled at your convenience and at no cost to you.

Q. Will this plan pay in addition to other coverage?

A. Yes, this plan pays in addition to any other insurance you have.

Q. Would I have the ability to continue coverage, should my plan end?

A. Yes, in most instances, if your insurance ends for a reason other than non-payment of premiums, you may either convert your coverage into an individual life insurance policy or convert your coverage into group coverage from Metropolitan Life Insurance Company without providing evidence of insurability. The amount of the new policy may be limited depending on the reason your insurance ends.

Q. What are the renewal terms of this coverage?

A. Your coverage cannot be canceled as long as you pay your premium when due, you have not reached age 75 and the group policy remains in force.

Q. Is there a "living benefit" in this plan?

A. Yes, you can receive benefits during your lifetime. A special provision allows an insured with at least \$20,000 of coverage to receive up to 80% (to a maximum of \$500,000) of their life insurance benefit if they are diagnosed with a terminal illness with a life expectancy of 24 months or less. Living benefits are subject to certain exclusions, which are listed in the Certificate of Insurance. Receipt of living benefits may be taxable.

Please see the next page for Rate Chart.

Quarterly Rates for Term Life Insurance

Age	Benefit Amount	Non-Smoker*	
		Male	Female
25 – 29	\$250,000	\$24.06	\$22.00
	\$500,000	\$46.25	\$42.25
	\$1,500,000	\$138.75	\$126.75
30 – 34	\$250,000	\$30.94	\$24.75
	\$500,000	\$59.38	\$47.50
	\$1,500,000	\$178.13	\$142.50
35 – 39	\$250,000	\$47.44	\$37.81
	\$500,000	\$91.13	\$72.63
	\$1,500,000	\$273.28	\$217.87
40 – 44	\$250,000	\$79.75	\$63.25
	\$500,000	\$153.13	\$121.50
	\$1,500,000	\$459.38	\$364.50
45 – 49	\$250,000	\$122.38	\$98.31
	\$500,000	\$235.00	\$188.75
	\$1,500,000	\$705.00	\$566.25
50 – 54	\$250,000	\$188.38	\$163.63
	\$500,000	\$361.63	\$314.13
	\$1,500,000	\$1,084.88	\$942.38
55 – 59	\$250,000	\$276.38	\$249.56
	\$500,000	\$530.63	\$479.13
	\$1,500,000	\$1,591.88	\$1,437.38
60 – 64	\$250,000	\$637.31	\$572.69
	\$500,000	\$1,223.63	\$1,099.50
	\$1,500,000	\$3,670.88	3,298.50

For rates for ages 65-74 call an ISI Agent at 1-888-474-1959.

* Non-Smoker rates are for those who have not used tobacco in any form during the past 12 months and whose lifestyle and health history meet the Non-Smoker underwriting guidelines. Rates for tobacco users are available from the plan administrator.

Premiums shown for each age are quarterly rates for the initial premium period and are adjusted when you reach a new age bracket. Coverage terminates at age 75.

Spouse coverage cannot exceed your elected amount of coverage.

Choose a payment plan that's right for you.

You cannot be singled out for a rate increase. Rates increase only as you enter a new five-year age bracket, or if rates are adjusted for the entire group.

After you receive your Certificate of Insurance, if you are not 100% satisfied that this is the right insurance for you, simply return it within 30 days of receipt and your premium will be refunded.

Don't miss out on this important benefit offer.

Call us today at (888) 474-1959

or visit startprotecting.com/C4675

Like most group insurance policies, MetLife group life insurance policies contain certain exclusions, limitations, reductions of benefits and term for coverage. Any such exclusions, reductions or limitations will be described in the life insurance certificate, the terms of which govern MetLife's provision of coverage. You may also call your plan administrator, ISI at (888) 474-1959 for additional information.



MetLife

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