



**We're 55,000 members strong. Find out how that can help you get an affordable rate on life insurance.**

**Get started**

Dear NCSFA Member,

Let's face it, even if you don't have life insurance, it may be on your mind. Thanks to your membership with the North Carolina State Firefighters' Association, you can get affordable life insurance at a competitive group rate. We also made it easier than ever for you to [apply](#).<sup>1</sup>

**You could get a \$500,000 policy for less than \$2.50 a day.<sup>2</sup>**

How do you figure out how much life insurance you need? A good rule of thumb is to multiply 60% of your income times the number of years until retirement.<sup>3</sup> So look at your age on the chart below to see some of the different amounts of coverage available to you. Applying for life insurance can be easier than you think, so get started now.<sup>1</sup>

Term Life Insurance Rate Chart						
Age	Coverage Amount					
	\$100,000		\$250,000		\$500,000	
	Smoking	Non-Smoking	Smoking	Non-Smoking	Smoking	Non-Smoking
<30	\$11.40	\$6.30	\$28.50	\$15.75	\$57.00	\$31.50
30-34	\$14.10	\$7.80	\$35.25	\$19.50	\$70.50	\$39.00
35-39	\$18.20	\$9.80	\$45.50	\$24.50	\$91.00	\$49.00
40-44	\$23.70	\$12.30	\$59.25	\$30.75	\$118.50	\$61.50
45-49	\$40.70	\$21.20	\$101.75	\$53.00	\$203.50	\$106.00
50-54	\$63.20	\$35.90	\$158.00	\$89.75	\$316.00	\$179.50
55-59	\$103.60	\$62.00	\$259.00	\$155.00	\$518.00	\$310.00

*All rates are displayed as monthly. Other payment modes are available, please refer to your certificate for a full list of ages, rates and benefit amounts.*

**Don't miss out on this NCSFA opportunity. Life insurance at a competitive rate.**

**Get Started**

Insurance underwritten by **MetLife** Metropolitan Life Insurance Company, New York, NY

<sup>1</sup>If answers to medical questions are answered unfavorably, full underwriting may be required and coverage is subject to approval of insurer.  
<sup>2</sup>Based on rates for male and female non-smokers under the age of 50.  
<sup>3</sup>This incorporates an estimate of your salary, assuming some normal raises over time, and adds the value of your employee benefits, like healthcare. Then it subtracts the effect of taxes, and what it costs your family to have you around.

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

Like most group life insurance policies, MetLife insurance policies have certain exclusions, limitations, reductions of benefits and terms for keeping them in force. A MetLife representative can provide you with costs and complete details.