

## Non-Tobacco Monthly Rates\*

Rates shown are as of November 1, 2024

Issue Age	\$50,000	\$100,000	\$200,000	\$300,000	\$400,000	\$500,000	\$600,000	\$700,000	\$800,000	\$900,000	\$1,000,000
Under 30	\$5.75	\$11.50	\$23.00	\$34.50	\$46.00	\$57.50	\$69.00	\$80.50	\$92.00	\$103.50	\$115.00
30-34	\$5.75	\$11.50	\$23.00	\$34.50	\$46.00	\$57.50	\$69.00	\$80.50	\$92.00	\$103.50	\$115.00
35-39	\$10.35	\$20.70	\$41.40	\$62.10	\$82.80	\$103.50	\$124.20	\$144.90	\$165.60	\$186.30	\$207.00
40-44	\$15.70	\$31.40	\$62.79	\$94.19	\$125.58	\$156.98	\$188.37	\$219.77	\$251.16	\$282.56	\$313.95
45-49	\$19.66	\$39.32	\$78.64	\$117.96	\$157.27	\$196.59	\$235.91	\$275.23	\$314.55	\$353.87	\$393.19
50-54	\$27.21	\$54.42	\$108.84	\$163.25	\$217.67	\$272.09	\$326.51	\$380.93	\$435.34	\$489.76	\$544.18
55-59	\$42.53	\$85.07	\$170.13	\$255.20	\$340.26	\$425.33	\$510.39	\$595.46	\$680.52	\$765.59	\$850.66
60-64	\$66.68	\$133.35	\$266.71	\$400.06	\$533.42	\$666.77	\$800.12	\$933.48	\$1,066.83	\$1,200.19	\$1,333.54
65-69	\$74.15	\$148.30	\$296.61	\$444.91	\$593.22	\$741.52	\$889.82	\$1,038.13	\$1,186.43	\$1,334.74	\$1,483.04

## Tobacco Monthly Rates\*

Issue Age	\$50,000	\$100,000	\$200,000	\$300,000	\$400,000	\$500,000	\$600,000	\$700,000	\$800,000	\$900,000	\$1,000,000
Under 30	\$15.70	\$31.40	\$62.79	\$94.19	\$125.58	\$156.98	\$188.37	\$219.77	\$251.16	\$282.56	\$313.95
30-34	\$15.70	\$31.40	\$62.79	\$94.19	\$125.58	\$156.98	\$188.37	\$219.77	\$251.16	\$282.56	\$313.95
35-39	\$26.91	\$53.82	\$107.64	\$161.46	\$215.28	\$269.10	\$322.92	\$376.74	\$430.56	\$484.38	\$538.20
40-44	\$38.12	\$76.25	\$152.49	\$228.74	\$304.98	\$381.23	\$457.47	\$533.72	\$609.96	\$686.21	\$762.45
45-49	\$49.34	\$98.67	\$197.34	\$296.01	\$394.68	\$493.35	\$592.02	\$690.69	\$789.36	\$888.03	\$986.70
50-54	\$69.82	\$139.63	\$279.27	\$418.90	\$558.53	\$698.17	\$837.80	\$977.43	\$1,117.06	\$1,256.70	\$1,396.33
55-59	\$102.35	\$204.70	\$409.40	\$614.10	\$818.80	\$1,023.50	\$1,228.20	\$1,432.90	\$1,637.60	\$1,842.30	\$2,047.00
60-64	\$147.78	\$295.55	\$591.10	\$886.65	\$1,182.20	\$1,477.75	\$1,773.30	\$2,068.85	\$2,364.40	\$2,659.95	\$2,955.50
65-69	\$147.78	\$295.55	\$591.10	\$886.65	\$1,182.20	\$1,477.75	\$1,773.30	\$2,068.85	\$2,364.40	\$2,659.95	\$2,955.50

\*You will be billed Quarterly.

Coverage reduces by 50% at age 70 and by 75% at age 75. Coverage terminates at age 80.

Premiums are based on your age at date of issue and will increase as you enter a new age bracket. (Rate credits are not guaranteed but dependent on group experience.) The Group Annual Term Life period begins on the effective date assigned by MetLife.

A tobacco user is anyone who has smoked cigarettes, pipes or cigars or used tobacco in any form in the past 24 months.

If no coverage is selected on the enclosed application, you will be issued the lowest benefit amount you are eligible for.