

MetLife | Term Life Insurance

Facts & Stats

61%

of employees see life insurance as a **must-have benefit**.¹

42%

of Americans say their household would face **financial hardship** in the event of unexpected death.²

If you have a spouse or domestic partner, children or aging parents who depend on you, **life insurance is valuable protection — and it may be more affordable than you think.**

Consider these average policy costs for a healthy 35-year-old:

\$50,000

in coverage —
estimated cost \$3–\$4
per month³



That's two 12-oz.
soft drinks!⁴

\$250,000

in coverage —
estimated cost \$13–\$20
per month³



That's a movie ticket
and popcorn!⁴

\$500,000

in coverage —
estimated cost \$25–\$40
per month³



That's one month
at a fitness center!⁴

Do you have the right amount of protection?

Optional Life Insurance provides additional financial security for your loved ones in the event you are no longer around to earn a paycheck. Appropriate coverage can help replace that lost paycheck and help your loved ones maintain their standard of living.

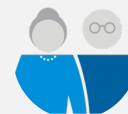
You should also keep in mind that insurance needs may increase as your life changes, because you may have more to protect — for example, getting married, starting a family or purchasing a home.



A premature death is likely to exert a major or devastating impact on financial security, lifestyle and general savings.⁵

10x

Annual Income



Experts recommend a coverage amount equal to at least 10 years of your income.⁶ Check out our calculator tool at www.lifeonlinecalculator.com to evaluate your coverage needs.

Term Life Insurance

A cost-effective way to help ensure your short- and long-term financial obligations could be met if something unforeseen happens to you.

What you need to know about getting life insurance at work:

- You get competitive⁷ group rates and a wide range of coverage options to choose from.
- Proceeds are generally income tax free and can be paid to your beneficiary in a lump sum payment.
- You'll enjoy the convenience of having premiums automatically deducted from your paycheck.

Enroll **October 16th thru November 9th, 2023** by visiting [State of Maryland's enrollment website](#).

Have other questions?

Please contact your benefits administrator or call **1-866-574-2863**.

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1. MetLife 19th Annual U.S. Employee Benefit Trends Study 2021.
 2. Facts about Life 2021, LIMRA.
 3. Based upon internal MetLife calculation.
 4. https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States. January 2023.
 5. MetLife's 2020 Study of the Financial Impact of Premature Death.
 6. Forbes "How Much Life Insurance Do You Need". <https://www.forbes.com/advisor/life-insurance/how-much-life-insurance-do-you-really-need/> Jan 18, 2023.
 7. Cost of insurance rates are determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It's important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.

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