

MetLife

Supplemental Term Life & AD&D

SCHEDULE OF BENEFITS

Supplemental Term Life

Eligible Employees	All Active full Time Employees (30 Hours)
Coverage in increments of	\$10,000
Minimum Amount Available	\$10,000
Maximum Coverage Available	Lesser of 5X earnings or \$500,000
Guarantee Issue	\$100,000
Age Reduction Schedule	No Age Reduction
Spouse Benefit	\$5,000 increments to a max of \$100,000; not to exceed 50% of employee's optional life benefit
Child Benefit:	
Child 15 days to 6 Months Old	\$1,000
Child More than 6 Months Old	Options of \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000

Supplemental Term AD&D

Employee Benefit	100% of Supplemental Term Life Benefit
Spouse Benefit	100% of the Dependent Supplemental Life Benefit
Child Benefit:	
Child 15 days to 6 Months Old	\$1,000
Child More than 6 Months Old	Options of \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000 not to exceed the spouse's benefit amount

Age Bracket	<u>Employee Life</u> <u>Rate per \$1,000</u>	<u>Spouse* Life</u> <u>Rate per \$1,000</u>
0-19	\$0.049	\$0.049
20-24	\$0.049	\$0.049
25-29	\$0.049	\$0.049
30-34	\$0.052	\$0.052
35-39	\$0.064	\$0.064
40-44	\$0.097	\$0.097
45-49	\$0.150	\$0.150
50-54	\$0.230	\$0.230
55-59	\$0.378	\$0.378
60-64	\$0.563	\$0.563
65-69	\$0.904	\$0.904
70+	\$1.709	\$1.709
Dependent Child Life**	\$0.240 per \$1,000	
Employee Supplemental AD&D	\$0.018 per \$1,000	
Spouse Supplemental AD&D	\$0.018 per \$1,000	
Child(ren) Supplemental AD&D**	\$0.051 per \$1,000	

* Spouse rates are based on the employee's age

** Child(ren) rates are per \$1,000, per child unit. A child unit may consist of more than one child.

This is not intended as a contract of benefits.