Metropolitan Life Insurance Company

IBO Insurance Benefits Program Group Voluntary Level Term Life Insurance



Quarterly Premium Examples

Find the benefit amount you want to select from the top row of the premium table. The premium amount is found in the box where the row (the age) and the column (benefit amount) intersect.

Please note the following:

- * Premium rates shown below are only examples of premium which are limited to the specific age shown as an illustration.
- * To find a premium rate for an age not shown in the chart, please contact your plan administrator.
- * Your spouse's premium is based on your spouse's age.
- * Level Term rates are set at the age coverage begins and will not change over the course of the 10 Year term.
- * MetLife will determine your Premium Rating Class upon review of your Statement of Health Form; including any additional requests

for evidence of insurability.

Preferred	Rating Cla	ss	10 Year Level Term Life Insurance				Female Rates			
Age	\$100,000	\$200,000	\$250,000	\$300,000	\$400,000	\$500,000	\$600,000	\$750,000	\$900,000	\$1,000,000
25	\$18.50	\$37.00	\$30.00	\$36.00	\$48.00	\$52.50	\$63.00	\$78.75	\$94.50	\$97.50
30	\$18.50	\$37.00	\$30.00	\$36.00	\$48.00	\$52.50	\$63.00	\$78.75	\$94.50	\$97.50
35	\$18.50	\$37.00	\$30.00	\$36.00	\$48.00	\$52.50	\$63.00	\$78.75	\$94.50	\$97.50
40	\$23.00	\$46.00	\$40.00	\$48.00	\$64.00	\$72.50	\$87.00	\$108.75	\$130.50	\$140.00
45	\$31.50	\$63.00	\$61.25	\$73.50	\$98.00	\$115.00	\$138.00	\$172.50	\$207.00	\$225.00
50	\$41.25	\$82.50	\$83.75	\$100.50	\$134.00	\$160.00	\$192.00	\$240.00	\$288.00	\$315.00
55	\$57.75	\$115.50	\$125.00	\$150.00	\$200.00	\$240.00	\$288.00	\$360.00	\$432.00	\$470.00
59	\$72.50	\$145.00	\$161.25	\$193.50	\$258.00	\$311.25	\$373.50	\$466.88	\$560.25	\$615.00
Preferred	Rating Cla	ss	10 Year Ma	le - Level Te	rm Life Insu	irance		Male Rates		
Preferred Age	Rating Cla \$100,000	ss \$200,000	10 Year Ma \$250,000	le - Level Te \$300,000	rm Life Ins u \$400,000	stance \$500,000	\$600,000	Male Rates \$750,000	\$900,000	\$1,000,000
							\$600,000 \$63.00		\$900,000 \$94.50	\$1,000,000 \$97.50
Age	\$100,000	\$200,000	\$250,000	\$300,000	\$400,000	\$500,000	+ ,	\$750,000	. ,	
Age 25	\$100,000 \$20.50	\$200,000 \$27.50	\$250,000 \$34.38	\$300,000 \$41.25	\$400,000 \$55.00	\$500,000 \$52.50	\$63.00	\$750,000 \$78.75	\$94.50	\$97.50
Age 25 30	\$100,000 \$20.50 \$20.50	\$200,000 \$27.50 \$41.00	\$250,000 \$34.38 \$34.38	\$300,000 \$41.25 \$41.25	\$400,000 \$55.00 \$55.00	\$500,000 \$52.50 \$52.50	\$63.00 \$63.00	\$750,000 \$78.75 \$78.75	\$94.50 \$94.50	\$97.50 \$97.50
Age 25 30 35	\$100,000 \$20.50 \$20.50 \$20.50	\$200,000 \$27.50 \$41.00 \$41.00	\$250,000 \$34.38 \$34.38 \$34.38	\$300,000 \$41.25 \$41.25 \$41.25	\$400,000 \$55.00 \$55.00 \$55.00	\$500,000 \$52.50 \$52.50 \$52.50	\$63.00 \$63.00 \$63.00	\$750,000 \$78.75 \$78.75 \$78.75	\$94.50 \$94.50 \$94.50	\$97.50 \$97.50 \$97.50
Age 25 30 35 40	\$100,000 \$20.50 \$20.50 \$20.50 \$20.50 \$25.00	\$200,000 \$27.50 \$41.00 \$41.00 \$50.00	\$250,000 \$34.38 \$34.38 \$34.38 \$34.38 \$42.50	\$300,000 \$41.25 \$41.25 \$41.25 \$41.25 \$51.00	\$400,000 \$55.00 \$55.00 \$55.00 \$68.00	\$500,000 \$52.50 \$52.50 \$52.50 \$52.50 \$72.50	\$63.00 \$63.00 \$63.00 \$87.00	\$750,000 \$78.75 \$78.75 \$78.75 \$78.75 \$108.75	\$94.50 \$94.50 \$94.50 \$130.50	\$97.50 \$97.50 \$97.50 \$140.00
Age 25 30 35 40 45	\$100,000 \$20.50 \$20.50 \$20.50 \$25.00 \$34.75	\$200,000 \$27.50 \$41.00 \$41.00 \$50.00 \$69.50	\$250,000 \$34.38 \$34.38 \$34.38 \$34.38 \$42.50 \$68.75	\$300,000 \$41.25 \$41.25 \$41.25 \$41.25 \$51.00 \$82.50	\$400,000 \$55.00 \$55.00 \$55.00 \$68.00 \$110.00	\$500,000 \$52.50 \$52.50 \$52.50 \$72.50 \$115.00	\$63.00 \$63.00 \$63.00 \$87.00 \$138.00	\$750,000 \$78.75 \$78.75 \$78.75 \$78.75 \$108.75 \$108.75 \$172.50	\$94.50 \$94.50 \$94.50 \$130.50 \$207.00	\$97.50 \$97.50 \$97.50 \$140.00 \$225.00

Select Ra	ting Class	ing Class 10 Year Level Term Life Insurance					Female Rates			
Age	\$100,000	\$200,000	\$250,000	\$300,000	\$400,000	\$500,000	\$600,000	\$750,000	\$900,000	\$1,000,000
25	\$21.25	\$42.50	\$35.63	\$42.75	\$57.00	\$65.00	\$78.00	\$97.50	\$117.00	\$125.00
30	\$21.25	\$42.50	\$35.63	\$42.75	\$57.00	\$65.00	\$78.00	\$97.50	\$117.00	\$125.00
35	\$21.25	\$42.50	\$35.63	\$42.75	\$57.00	\$65.00	\$78.00	\$97.50	\$117.00	\$125.00
40	\$26.50	\$53.00	\$49.38	\$59.25	\$79.00	\$91.25	\$109.50	\$136.88	\$164.25	\$175.00
45	\$37.50	\$75.00	\$75.00	\$90.00	\$120.00	\$142.50	\$171.00	\$213.75	\$256.50	\$277.50
50	\$49.75	\$99.50	\$105.00	\$126.00	\$168.00	\$200.00	\$240.00	\$300.00	\$360.00	\$392.50
55	\$67.50	\$135.00	\$148.13	\$177.75	\$237.00	\$286.25	\$343.50	\$429.38	\$515.25	\$562.50
59	59 \$87.75 \$175.50 \$199.38 \$239.25 \$319.00 \$386.25 \$463.50 \$579.38 \$695.25 \$760.0								\$760.00	
Select Ra	ting Class	g Class 10 Year Level Term Life Insurance				Male Rates				
Age	\$100,000	\$200,000	\$250,000	\$300,000	\$400,000	\$500,000	\$600,000	\$750,000	\$900,000	\$1,000,000
25	\$23.25	\$46.50	\$41.25	\$49.50	\$66.00	\$76.25	\$91.50	\$114.38	\$137.25	\$145.00
30	\$23.25	\$46.50	\$41.25	\$49.50	\$66.00	\$76.25	\$91.50	\$114.38	\$137.25	\$145.00
35	\$23.25	\$46.50	\$41.25	\$49.50	\$66.00	\$76.25	\$91.50	\$114.38	\$137.25	\$145.00
40	\$29.00	\$58.00	\$55.00	\$66.00	\$88.00	\$102.50	\$123.00	\$153.75	\$184.50	\$200.00
45	\$41.25	\$82.50	\$84.38	\$101.25	\$135.00	\$161.25	\$193.50	\$241.88	\$290.25	\$317.50
50	\$62.50	\$125.00	\$136.25	\$163.50	\$218.00	\$263.75	\$316.50	\$395.63	\$474.75	\$517.50
55	\$95.00	\$190.00	\$216.25	\$259.50	\$346.00	\$420.00	\$504.00	\$630.00	\$756.00	\$827.50
59	\$132.50	\$265.00	\$307.50	\$369.00	\$492.00	\$597.50	\$717.00	\$896.25	\$1,075.50	\$1,180.00
Standard	Rating Clas	SS	10 Year Level Term Life Insurance				Female Rates			
Age	\$100,000	\$200,000	\$250,000	\$300,000	\$400,000	\$500,000	\$600,000	\$750,000	\$900,000	\$1,000,000
25	\$48.50	\$97.00	\$103.75	\$124.50	\$166.00	\$198.75	\$238.50	\$298.13	\$357.75	\$390.00
30	\$49.75	\$99.50	\$105.63	\$126.75	\$169.00	\$202.50	\$243.00	\$303.75	\$364.50	• • • • • •
35	\$50.50	\$404.00							φ30 4 .30	\$395.00
		\$101.00	\$108.75	\$130.50	\$174.00	\$207.50	\$249.00	\$311.25	\$373.50	\$395.00 \$407.50
40	\$72.00	\$101.00 \$144.00	\$108.75 \$160.00	\$130.50 \$192.00	\$174.00 \$256.00					
40 45						\$207.50	\$249.00	\$311.25	\$373.50	\$407.50
	\$72.00	\$144.00	\$160.00	\$192.00	\$256.00	\$207.50 \$310.00	\$249.00 \$372.00	\$311.25 \$465.00	\$373.50 \$558.00	\$407.50 \$610.00
45	\$72.00 \$102.75	\$144.00 \$205.50	\$160.00 \$236.88	\$192.00 \$284.25	\$256.00 \$379.00	\$207.50 \$310.00 \$460.00	\$249.00 \$372.00 \$552.00	\$311.25 \$465.00 \$690.00	\$373.50 \$558.00 \$828.00	\$407.50 \$610.00 \$907.50
45 50	\$72.00 \$102.75 \$144.75	\$144.00 \$205.50 \$289.50	\$160.00 \$236.88 \$338.75	\$192.00 \$284.25 \$406.50	\$256.00 \$379.00 \$542.00	\$207.50 \$310.00 \$460.00 \$661.25	\$249.00 \$372.00 \$552.00 \$793.50	\$311.25 \$465.00 \$690.00 \$991.88	\$373.50 \$558.00 \$828.00 \$1,190.25	\$407.50 \$610.00 \$907.50 \$1,307.50
45 50 55 59	\$72.00 \$102.75 \$144.75 \$194.25	\$144.00 \$205.50 \$289.50 \$388.50 \$469.00	\$160.00 \$236.88 \$338.75 \$460.00 \$558.75	\$192.00 \$284.25 \$406.50 \$552.00	\$256.00 \$379.00 \$542.00 \$736.00 \$894.00	\$207.50 \$310.00 \$460.00 \$661.25 \$900.00	\$249.00 \$372.00 \$552.00 \$793.50 \$1,080.00	\$311.25 \$465.00 \$690.00 \$991.88 \$1,350.00	\$373.50 \$558.00 \$828.00 \$1,190.25 \$1,620.00	\$407.50 \$610.00 \$907.50 \$1,307.50 \$1,777.50
45 50 55 59 Standard	\$72.00 \$102.75 \$144.75 \$194.25 \$234.50 Rating Clas	\$144.00 \$205.50 \$289.50 \$388.50 \$469.00	\$160.00 \$236.88 \$338.75 \$460.00 \$558.75 10 Year Lev	\$192.00 \$284.25 \$406.50 \$552.00 \$670.50 rel Term Life	\$256.00 \$379.00 \$542.00 \$736.00 \$894.00 e Insurance	\$207.50 \$310.00 \$460.00 \$661.25 \$900.00 \$1,092.50	\$249.00 \$372.00 \$552.00 \$793.50 \$1,080.00 \$1,311.00	\$311.25 \$465.00 \$690.00 \$991.88 \$1,350.00 \$1,638.75 Male Rates	\$373.50 \$558.00 \$828.00 \$1,190.25 \$1,620.00 \$1,966.50	\$407.50 \$610.00 \$907.50 \$1,307.50 \$1,777.50 \$2,162.50
45 50 55 59	\$72.00 \$102.75 \$144.75 \$194.25 \$234.50	\$144.00 \$205.50 \$289.50 \$388.50 \$469.00 \$\$ \$200,000	\$160.00 \$236.88 \$338.75 \$460.00 \$558.75 10 Year Lev \$250,000	\$192.00 \$284.25 \$406.50 \$552.00 \$670.50 rel Term Life \$300,000	\$256.00 \$379.00 \$542.00 \$736.00 \$894.00 • Insurance \$400,000	\$207.50 \$310.00 \$460.00 \$661.25 \$900.00 \$1,092.50 \$500,000	\$249.00 \$372.00 \$552.00 \$1,080.00 \$1,311.00 \$600,000	\$311.25 \$465.00 \$690.00 \$991.88 \$1,350.00 \$1,638.75 Male Rates \$750,000	\$373.50 \$558.00 \$828.00 \$1,190.25 \$1,620.00 \$1,966.50 \$900,000	\$407.50 \$610.00 \$907.50 \$1,307.50 \$2,162.50 \$1,000,000
45 50 55 59 Standard Age	\$72.00 \$102.75 \$144.75 \$194.25 \$234.50 Rating Clas \$100,000	\$144.00 \$205.50 \$289.50 \$388.50 \$469.00 \$ \$ \$ 200,000 \$114.50	\$160.00 \$236.88 \$338.75 \$460.00 \$558.75 10 Year Lev	\$192.00 \$284.25 \$406.50 \$552.00 \$670.50 rel Term Life \$300,000 \$150.00	\$256.00 \$379.00 \$542.00 \$736.00 \$894.00 binsurance \$400,000 \$200.00	\$207.50 \$310.00 \$460.00 \$661.25 \$900.00 \$1,092.50 \$500,000 \$240.00	\$249.00 \$372.00 \$552.00 \$793.50 \$1,080.00 \$1,311.00	\$311.25 \$465.00 \$690.00 \$991.88 \$1,350.00 \$1,638.75 Male Rates	\$373.50 \$558.00 \$828.00 \$1,190.25 \$1,620.00 \$1,966.50 \$900,000 \$432.00	\$407.50 \$610.00 \$907.50 \$1,307.50 \$1,777.50 \$2,162.50
45 50 55 59 Standard Age 25 30	\$72.00 \$102.75 \$144.75 \$194.25 \$234.50 Rating Class \$100,000 \$57.25 \$58.75	\$144.00 \$205.50 \$289.50 \$388.50 \$469.00 \$ \$ \$ 200,000 \$114.50 \$117.50	\$160.00 \$236.88 \$338.75 \$460.00 \$558.75 10 Year Lev \$250,000 \$125.00 \$128.75	\$192.00 \$284.25 \$406.50 \$552.00 \$670.50 rel Term Life \$300,000 \$150.00 \$154.50	\$256.00 \$379.00 \$542.00 \$736.00 \$894.00 binsurance \$400,000 \$200.00 \$206.00	\$207.50 \$310.00 \$460.00 \$661.25 \$900.00 \$1,092.50 \$500,000 \$240.00 \$247.50	\$249.00 \$372.00 \$552.00 \$1,080.00 \$1,311.00 \$600,000 \$288.00 \$297.00	\$311.25 \$465.00 \$690.00 \$991.88 \$1,350.00 \$1,638.75 Male Rates \$750,000 \$360.00 \$371.25	\$373.50 \$558.00 \$828.00 \$1,190.25 \$1,620.00 \$1,966.50 \$900,000 \$432.00 \$4432.00 \$445.50	\$407.50 \$610.00 \$907.50 \$1,307.50 \$2,162.50 \$1,000,000 \$470.00 \$485.00
45 50 55 59 Standard Age 25	\$72.00 \$102.75 \$144.75 \$194.25 \$234.50 Rating Clas \$100,000 \$57.25 \$58.75 \$60.50	\$144.00 \$205.50 \$289.50 \$388.50 \$469.00 \$ \$ \$200,000 \$114.50 \$117.50 \$121.00	\$160.00 \$236.88 \$338.75 \$460.00 \$558.75 10 Year Lev \$250,000 \$125.00 \$128.75 \$133.13	\$192.00 \$284.25 \$406.50 \$552.00 \$670.50 rel Term Life \$300,000 \$150.00 \$154.50 \$159.75	\$256.00 \$379.00 \$542.00 \$736.00 \$894.00 binsurance \$400,000 \$200.00 \$206.00 \$213.00	\$207.50 \$310.00 \$460.00 \$661.25 \$900.00 \$1,092.50 \$500,000 \$240.00 \$247.50 \$256.25	\$249.00 \$372.00 \$552.00 \$1,080.00 \$1,311.00 \$600,000 \$288.00 \$297.00 \$307.50	\$311.25 \$465.00 \$690.00 \$991.88 \$1,350.00 \$1,638.75 Male Rates \$750,000 \$360.00 \$360.00 \$371.25 \$384.38	\$373.50 \$558.00 \$828.00 \$1,190.25 \$1,620.00 \$1,966.50 \$9900,000 \$432.00 \$4432.00 \$4432.00 \$445.50 \$461.25	\$407.50 \$610.00 \$907.50 \$1,307.50 \$2,162.50 \$1,000,000 \$470.00 \$485.00 \$502.50
45 50 55 Standard Age 25 30 35	\$72.00 \$102.75 \$144.75 \$194.25 \$234.50 Rating Class \$100,000 \$57.25 \$58.75	\$144.00 \$205.50 \$289.50 \$388.50 \$469.00 \$ \$ \$ 200,000 \$114.50 \$117.50	\$160.00 \$236.88 \$338.75 \$460.00 \$558.75 10 Year Lev \$250,000 \$125.00 \$128.75	\$192.00 \$284.25 \$406.50 \$552.00 \$670.50 rel Term Life \$300,000 \$150.00 \$154.50	\$256.00 \$379.00 \$542.00 \$736.00 \$894.00 binsurance \$400,000 \$200.00 \$206.00	\$207.50 \$310.00 \$460.00 \$661.25 \$900.00 \$1,092.50 \$500,000 \$240.00 \$247.50	\$249.00 \$372.00 \$552.00 \$1,080.00 \$1,311.00 \$600,000 \$288.00 \$297.00	\$311.25 \$465.00 \$690.00 \$991.88 \$1,350.00 \$1,638.75 Male Rates \$750,000 \$360.00 \$371.25	\$373.50 \$558.00 \$828.00 \$1,190.25 \$1,620.00 \$1,966.50 \$900,000 \$432.00 \$4432.00 \$445.50	\$407.50 \$610.00 \$907.50 \$1,307.50 \$2,162.50 \$1,000,000 \$470.00 \$485.00
45 50 55 59 Standard Age 25 30 35 40	\$72.00 \$102.75 \$144.75 \$194.25 \$234.50 Rating Clas \$100,000 \$57.25 \$58.75 \$60.50 \$83.25	\$144.00 \$205.50 \$289.50 \$388.50 \$469.00 \$ \$ \$200,000 \$114.50 \$117.50 \$121.00 \$166.50	\$160.00 \$236.88 \$338.75 \$460.00 \$5558.75 10 Year Lev \$250,000 \$125.00 \$128.75 \$133.13 \$189.38	\$192.00 \$284.25 \$406.50 \$552.00 \$670.50 rel Term Life \$300,000 \$150.00 \$159.75 \$227.25	\$256.00 \$379.00 \$542.00 \$736.00 \$894.00 binsurance \$400,000 \$200.00 \$206.00 \$213.00 \$303.00	\$207.50 \$310.00 \$460.00 \$661.25 \$900.00 \$1,092.50 \$500,000 \$240.00 \$247.50 \$256.25 \$367.50	\$249.00 \$372.00 \$552.00 \$1,080.00 \$1,311.00 \$600,000 \$288.00 \$297.00 \$307.50 \$441.00	\$311.25 \$465.00 \$690.00 \$991.88 \$1,350.00 \$1,638.75 Male Rates \$750,000 \$360.00 \$360.00 \$371.25 \$384.38 \$551.25	\$373.50 \$558.00 \$828.00 \$1,190.25 \$1,620.00 \$1,966.50 \$9900,000 \$432.00 \$445.50 \$461.25 \$661.50	\$407.50 \$610.00 \$907.50 \$1,307.50 \$2,162.50 \$1,000,000 \$470.00 \$485.00 \$502.50 \$722.50
45 50 55 59 Standard Age 25 30 35 40 45	\$72.00 \$102.75 \$144.75 \$194.25 \$234.50 Rating Clas \$100,000 \$57.25 \$58.75 \$58.75 \$60.50 \$83.25 \$132.75	\$144.00 \$205.50 \$289.50 \$388.50 \$469.00 \$ \$ \$200,000 \$114.50 \$117.50 \$121.00 \$166.50 \$265.50	\$160.00 \$236.88 \$338.75 \$460.00 \$558.75 10 Year Lev \$250,000 \$125.00 \$128.75 \$133.13 \$189.38 \$310.00	\$192.00 \$284.25 \$406.50 \$552.00 \$670.50 rel Term Life \$300,000 \$150.00 \$154.50 \$159.75 \$227.25 \$372.00	\$256.00 \$379.00 \$542.00 \$736.00 \$894.00 b b b b b b b b b b	\$207.50 \$310.00 \$460.00 \$661.25 \$900.00 \$1,092.50 \$500,000 \$240.00 \$247.50 \$256.25 \$367.50 \$603.75	\$249.00 \$372.00 \$552.00 \$1,080.00 \$1,311.00 \$600,000 \$288.00 \$297.00 \$307.50 \$441.00 \$724.50	\$311.25 \$465.00 \$990.00 \$991.88 \$1,350.00 \$1,638.75 Male Rates \$750,000 \$360.00 \$371.25 \$384.38 \$551.25 \$905.63	\$373.50 \$558.00 \$828.00 \$1,190.25 \$1,620.00 \$1,966.50 \$900,000 \$432.00 \$445.50 \$445.50 \$461.25 \$661.50 \$1,086.75	\$407.50 \$610.00 \$907.50 \$1,307.50 \$2,162.50 \$2,162.50 \$1,000,000 \$4470.00 \$445.00 \$445.00 \$502.50 \$722.50 \$1,192.50

Dependent Children Life Insurance						
	\$5,000	\$10,000				
	\$3.00	\$6.00				
*Regardless	of how many child	dren you have, th	ey are included in			

the "All Children" premium amounts listed in the table above.

Enter the appropriate premium amounts and add together to calculate the total premium for your own information,

	+	+	=			
IBO Premium	Spouse Premium	Child(ren) Premium	Total Quarterly Premium			
All premium amounts presented may vary slightly due to rounding.						

Level Term life insurance underwritten by Metropolitan Life Insurance Company, New York, NY Group policy form: 162250-1-G is issued to the Independent Business Owners Benefits Association in Michigan. Policy exclusions, limitations and reductions may apply. MetLife is proud to authorize USI Affinity, a licensed independent insurance agency, to sell its insurance products. Please contact USI Affinity at 1-800-254-2327 for specific product details and policy provisions.

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