



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 20 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 Class		20 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	\$28.75	\$38.50	\$48.13	\$57.75	\$77.00	\$87.50	\$105.00	\$131.25	\$157.50	\$155.00
30	\$28.75	\$57.50	\$48.13	\$57.75	\$77.00	\$87.50	\$105.00	\$131.25	\$157.50	\$155.00
35	\$31.75	\$63.50	\$54.38	\$65.25	\$87.00	\$100.00	\$120.00	\$150.00	\$180.00	\$182.50
40	\$37.25	\$74.50	\$66.88	\$80.25	\$107.00	\$125.00	\$150.00	\$187.50	\$225.00	\$232.50
45	\$51.25	\$102.50	\$98.13	\$117.75	\$157.00	\$187.50	\$225.00	\$281.25	\$337.50	\$345.00
49	\$67.25	\$134.50	\$136.25	\$163.50	\$218.00	\$263.75	\$316.50	\$395.63	\$474.75	\$460.00

Preferred Rating Class		20 Year Male - 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	\$34.00	\$47.50	\$59.38	\$71.25	\$95.00	\$87.50	\$105.00	\$131.25	\$157.50	\$155.00
30	\$34.00	\$68.00	\$59.38	\$71.25	\$95.00	\$87.50	\$105.00	\$131.25	\$157.50	\$155.00
35	\$34.00	\$68.00	\$59.38	\$71.25	\$95.00	\$100.00	\$120.00	\$150.00	\$180.00	\$182.50
40	\$46.75	\$93.50	\$78.13	\$93.75	\$125.00	\$125.00	\$150.00	\$187.50	\$225.00	\$232.50
45	\$70.75	\$141.50	\$126.25	\$151.50	\$202.00	\$187.50	\$225.00	\$281.25	\$337.50	\$345.00
49	\$93.50	\$187.00	\$180.63	\$216.75	\$289.00	\$263.75	\$316.50	\$395.63	\$474.75	\$460.00

Select Rating Class		20 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	\$36.00	\$53.00	\$66.25	\$79.50	\$106.00	\$123.75	\$148.50	\$185.63	\$222.75	\$237.50	
30	\$36.00	\$53.00	\$66.25	\$79.50	\$106.00	\$123.75	\$148.50	\$185.63	\$222.75	\$237.50	
35	\$42.75	\$65.00	\$81.25	\$97.50	\$130.00	\$153.75	\$184.50	\$230.63	\$276.75	\$297.50	
40	\$54.50	\$85.50	\$106.88	\$128.25	\$171.00	\$205.00	\$246.00	\$307.50	\$369.00	\$402.50	
45	\$73.50	\$118.50	\$148.13	\$177.75	\$237.00	\$287.50	\$345.00	\$431.25	\$517.50	\$565.00	
49	\$100.00	\$164.00	\$205.00	\$246.00	\$328.00	\$401.25	\$481.50	\$601.88	\$722.25	\$795.00	

Select Rating Class		20 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	\$44.75	\$89.50	\$85.63	\$102.75	\$137.00	\$162.50	\$195.00	\$243.75	\$292.50	\$315.00	
30	\$44.75	\$89.50	\$85.63	\$102.75	\$137.00	\$162.50	\$195.00	\$243.75	\$292.50	\$315.00	
35	\$48.50	\$97.00	\$93.75	\$112.50	\$150.00	\$178.75	\$214.50	\$268.13	\$321.75	\$347.50	
40	\$62.25	\$124.50	\$122.50	\$147.00	\$196.00	\$236.25	\$283.50	\$354.38	\$425.25	\$465.00	
45	\$96.50	\$193.00	\$198.13	\$237.75	\$317.00	\$386.25	\$463.50	\$579.38	\$695.25	\$765.00	
49	\$128.75	\$257.50	\$268.75	\$322.50	\$430.00	\$527.50	\$633.00	\$791.25	\$949.50	\$1,047.50	

Standard Rating Class		20 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	\$53.50	\$107.00	\$104.38	\$125.25	\$167.00	\$198.75	\$238.50	\$298.13	\$357.75	\$390.00	
30	\$63.00	\$126.00	\$125.00	\$150.00	\$200.00	\$241.25	\$289.50	\$361.88	\$434.25	\$472.50	
35	\$75.25	\$150.50	\$151.88	\$182.25	\$243.00	\$295.00	\$354.00	\$442.50	\$531.00	\$580.00	
40	\$109.25	\$218.50	\$225.63	\$270.75	\$361.00	\$441.25	\$529.50	\$661.88	\$794.25	\$875.00	
45	\$150.25	\$300.50	\$314.38	\$377.25	\$503.00	\$620.00	\$744.00	\$930.00	\$1,116.00	\$1,232.50	
49	\$198.75	\$397.50	\$420.00	\$504.00	\$672.00	\$831.25	\$997.50	\$1,246.88	\$1,496.25	\$1,655.00	

Standard Rating Class		20 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	\$73.25	\$146.50	\$147.50	\$177.00	\$236.00	\$285.00	\$342.00	\$427.50	\$513.00	\$562.50	
30	\$77.75	\$155.50	\$156.88	\$188.25	\$251.00	\$305.00	\$366.00	\$457.50	\$549.00	\$600.00	
35	\$99.75	\$199.50	\$204.38	\$245.25	\$327.00	\$400.00	\$480.00	\$600.00	\$720.00	\$792.50	
40	\$134.00	\$268.00	\$278.75	\$334.50	\$446.00	\$548.75	\$658.50	\$823.13	\$987.75	\$1,090.00	
45	\$225.25	\$450.50	\$477.50	\$573.00	\$764.00	\$946.25	\$1,135.50	\$1,419.38	\$1,703.25	\$1,882.50	
49	\$313.75	\$627.50	\$670.00	\$804.00	\$1,072.00	\$1,331.25	\$1,597.50	\$1,996.88	\$2,396.25	\$2,652.50	

Dependent Children Life Insurance			
	\$5,000	\$10,000	
	\$3.00	\$6.00	

*Regardless of how many children you have, they 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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