



IBO Insurance Benefits Program
Group Voluntary Term Life Insurance and AD&D

Quarterly Premium

If you or your spouse is a non-tobacco user, 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. Your spouse's premium is based on your spouse's age.

Non-Tobacco Users - Term Life Insurance										
	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000
Under 30	\$3.83	\$7.65	\$15.30	\$22.95	\$30.60	\$38.25	\$45.90	\$53.55	\$61.20	\$68.85
30-34	\$4.43	\$8.85	\$17.70	\$26.55	\$35.40	\$44.25	\$53.10	\$61.95	\$70.80	\$79.65
35-39	\$5.03	\$10.05	\$20.10	\$30.15	\$40.20	\$50.25	\$60.30	\$70.35	\$80.40	\$90.45
40-44	\$6.83	\$13.65	\$27.30	\$40.95	\$54.60	\$68.25	\$81.90	\$95.55	\$109.20	\$122.85
45-49	\$11.63	\$23.25	\$46.50	\$69.75	\$93.00	\$116.25	\$139.50	\$162.75	\$186.00	\$209.25
50-54	\$25.50	\$51.00	\$102.00	\$153.00	\$204.00	\$255.00	\$306.00	\$357.00	\$408.00	\$459.00
55-59	\$37.50	\$75.00	\$150.00	\$225.00	\$300.00	\$375.00	\$450.00	\$525.00	\$600.00	\$675.00
60-64	\$60.00	\$120.00	\$240.00	\$360.00	\$480.00	\$600.00	\$720.00	\$840.00	\$960.00	\$1,080.00
65-69	\$97.50	\$195.00	\$390.00	\$585.00	\$780.00	\$975.00	\$1,170.00	\$1,365.00	\$1,560.00	\$1,755.00
Non-Tobacco Users - Term Life Insurance										
	\$500,000	\$550,000	\$600,000	\$650,000	\$700,000	\$750,000	\$800,000	\$850,000	\$900,000	\$1,000,000
Under 30	\$76.50	\$84.15	\$91.80	\$99.45	\$107.10	\$114.75	\$122.40	\$130.05	\$137.70	\$153.00
30-34	\$88.50	\$97.35	\$106.20	\$115.05	\$123.90	\$132.75	\$141.60	\$150.45	\$159.30	\$177.00
35-39	\$100.50	\$110.55	\$120.60	\$130.65	\$140.70	\$150.75	\$160.80	\$170.85	\$180.90	\$201.00
40-44	\$136.50	\$150.15	\$163.80	\$177.45	\$191.10	\$204.75	\$218.40	\$232.05	\$245.70	\$273.00
45-49	\$232.50	\$255.75	\$279.00	\$302.25	\$325.50	\$348.75	\$372.00	\$395.25	\$418.50	\$465.00
50-54	\$510.00	\$561.00	\$612.00	\$663.00	\$714.00	\$765.00	\$816.00	\$867.00	\$918.00	\$1,020.00
55-59	\$750.00	\$825.00	\$900.00	\$975.00	\$1,050.00	\$1,125.00	\$1,200.00	\$1,275.00	\$1,350.00	\$1,500.00
60-64	\$1,200.00	\$1,320.00	\$1,440.00	\$1,560.00	\$1,680.00	\$1,800.00	\$1,920.00	\$2,040.00	\$2,160.00	\$2,400.00
65-69	\$1,950.00	\$2,145.00	\$2,340.00	\$2,535.00	\$2,730.00	\$2,925.00	\$3,120.00	\$3,315.00	\$3,510.00	\$3,900.00

Tobacco Users - Term Life Insurance										
	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000
Under 30	\$6.23	\$12.45	\$24.90	\$37.35	\$49.80	\$62.25	\$74.70	\$87.15	\$99.60	\$112.05
30-34	\$8.03	\$16.05	\$32.10	\$48.15	\$64.20	\$80.25	\$96.30	\$112.35	\$128.40	\$144.45
35-39	\$9.83	\$19.65	\$39.30	\$58.95	\$78.60	\$98.25	\$117.90	\$137.55	\$157.20	\$176.85
40-44	\$13.43	\$26.85	\$53.70	\$80.55	\$107.40	\$134.25	\$161.10	\$187.95	\$214.80	\$241.65
45-49	\$21.83	\$43.65	\$87.30	\$130.95	\$174.60	\$218.25	\$261.90	\$305.55	\$349.20	\$392.85
50-54	\$36.23	\$72.45	\$144.90	\$217.35	\$289.80	\$362.25	\$434.70	\$507.15	\$579.60	\$652.05
55-59	\$54.23	\$108.45	\$216.90	\$325.35	\$433.80	\$542.25	\$650.70	\$759.15	\$867.60	\$976.05
60-64	\$87.23	\$174.45	\$348.90	\$523.35	\$697.80	\$872.25	\$1,046.70	\$1,221.15	\$1,395.60	\$1,570.05
65-69	\$138.23	\$276.45	\$552.90	\$829.35	\$1,105.80	\$1,382.25	\$1,658.70	\$1,935.15	\$2,211.60	\$2,488.05

Tobacco Users - Term Life Insurance										
	\$500,000	\$550,000	\$600,000	\$650,000	\$700,000	\$750,000	\$800,000	\$850,000	\$900,000	\$1,000,000
Under 30	\$124.50	\$136.95	\$149.40	\$161.85	\$174.30	\$186.75	\$199.20	\$211.65	\$224.10	\$249.00
30-34	\$160.50	\$176.55	\$192.60	\$208.65	\$224.70	\$240.75	\$256.80	\$272.85	\$288.90	\$321.00
35-39	\$196.50	\$216.15	\$235.80	\$255.45	\$275.10	\$294.75	\$314.40	\$334.05	\$353.70	\$393.00
40-44	\$268.50	\$295.35	\$322.20	\$349.05	\$375.90	\$402.75	\$429.60	\$456.45	\$483.30	\$537.00
45-49	\$436.50	\$480.15	\$523.80	\$567.45	\$611.10	\$654.75	\$698.40	\$742.05	\$785.70	\$873.00
50-54	\$724.50	\$796.95	\$869.40	\$941.85	\$1,014.30	\$1,086.75	\$1,159.20	\$1,231.65	\$1,304.10	\$1,449.00
55-59	\$1,084.50	\$1,192.95	\$1,301.40	\$1,409.85	\$1,518.30	\$1,626.75	\$1,735.20	\$1,843.65	\$1,952.10	\$2,169.00
60-64	\$1,744.50	\$1,918.95	\$2,093.40	\$2,267.85	\$2,442.30	\$2,616.75	\$2,791.20	\$2,965.65	\$3,140.10	\$3,489.00
65-69	\$2,764.50	\$3,040.95	\$3,317.40	\$3,593.85	\$3,870.30	\$4,146.75	\$4,423.20	\$4,699.65	\$4,976.10	\$5,529.00

Dependent Children Life Insurance				Accidental Death and Dismemberment (IBO Only)			
	\$5,000	\$10,000		\$25,000	\$50,000	\$75,000	\$100,000
	\$3.00	\$6.00		\$1.80	\$3.60	\$5.40	\$7.20

*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,

$$\text{IBO Premium} + \text{Spouse Premium} + \text{Child(ren) Premium} + \text{AD\&D Premium} = \text{Total Quarterly Premium}$$

All premium amounts presented may vary slightly due to rounding.

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.