



MetLife

Basic Term Life

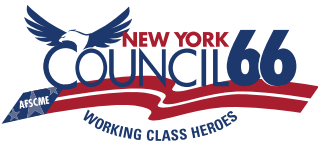


1-877-847-2732

Valuable Insurance Programs

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Important Benefits *for Union members*

Life Insurance Protection for Your Family

If you've been wondering how to fit adequate life insurance coverage into a budget overloaded with mortgage, car, tuition, credit card, and other payments, the Term Life Plan may be just what you're looking for.

Special Offer for New Union Members and Their Spouses!

If you're a new, first-time Union member, you may qualify for a guaranteed issue of \$50,000 in coverage for you and \$50,000 for your spouse. As long as you (the member) apply for coverage within 180 days of joining Council 66 Union. The member must be actively at work and his or her spouse must be actively at work or performing his or her normal activities when the application is submitted.



How Much Insurance You Can Apply For

Members under age 60 may apply for the following amounts of coverage: \$10,000; \$15,000; \$20,000; \$25,000; and then in \$25,000 increments from \$50,000 to \$250,000.

Spouse coverage is available to those under age 60 from \$10,000 to \$150,000 (but may not exceed the member's coverage).^{*} Higher benefits available to spouses under age 50, please call Pearl Carroll for details.

^{*}NOTE: If your dependent spouse or child is covered for Term Life Basics or Term Life Premier Plan as a member under this plan, the combined amount of your life benefits and your spouse's or child's life benefits as a member under this plan may not exceed \$250,000.

Children's life insurance coverage of \$5,000 or \$10,000 is available for each child age 6 months or over (\$500 for children age 15 days to 6 months).

Who May Apply

Union members and their spouses who are under age 60; paying membership dues; and performing the duties of their occupation according to their regular schedule. Dependents include the member's lawful spouse under age 60 and any unmarried children age 15 days to 26 years.

Bi-weekly Premiums Per \$5,000 of Coverage

(Spouse's premium is based on member's age)

Member's Age	Member	Spouse
Under 30	\$.11	\$.30
30-34	.22	.42
35-39	.35	.57
40-44	.49	.75
45-49	.73	1.11
50-54	1.12	1.80
55-59	1.88	3.10
60-64	3.15	3.88
65-69	5.01	6.07

Member and spouse premiums are adjusted when the member reaches a new five-year age bracket, with the adjustment made on November 1, based on the member's age on April 30 of the following year.

Children's Premiums

A flat additional charge of \$.36 bi-weekly for \$5,000 includes all insured children. \$.72 bi-weekly for \$10,000 of coverage (\$500 coverage maximum for children age 15 days to 6 months).



When You Retire

You may continue your life insurance coverage at group rates until your 70th birthday, when the coverage will end.

Accelerated Benefits (for Members Only)

Up to 50% of life benefits may be paid if an insured member is terminally ill with a life expectancy of less than 12 months. The amount will not be greater than \$125,000 or less than \$5,000. Insured members should consult their tax or legal advisors to determine the tax consequences of accelerated benefit payments.

IMPORTANT: Effective Date

Your coverage starts on the date the initial premium payment has been received, or the first payroll deduction has been made, subject to your working at your job and if required, supplying evidence that you are in good health.

Termination

You and your spouse may continue coverage until you each turn age 70. Spouse coverage ends when the spouse stops being an eligible dependent. Your dependent children are covered until age 26 if they remain unmarried and a full time student, as long as you continue your coverage. If you fail to pay the premiums when due or stop being a Union member, your coverage will end.

Exclusions

You and your dependents will not be covered for any loss caused or contributed to by suicide or attempted suicide for the first two years of coverage. Any increased amount of dependent life insurance is not covered if the dependent commits suicide within two years of the effective date of that increase.

Contract Terms and Conditions

This proposal is based on the contractual provisions contained in the Master Group Policy Form G.2130-S issued by Metropolitan Life Insurance Company in New York. Coverage will be provided through member participation in the Master Group Policy, with certificates of insurance (Form G.23000) issued to each insured active member. For members residing in any state other than New York that validly exercises extraterritorial jurisdiction with respect to the coverage provided under the Term Life Plan, the Plan will be modified to meet all applicable laws.

TO APPLY FOR COVERAGE

How Do I Apply for Coverage?

Simply call us, toll free at 1-877-847-2732 and we will be glad to answer your questions and complete an application.

Planunderwrittenby:

MetLife

Metropolitan Life Insurance Company New York, NY 10166

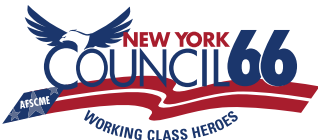
Like most insurance policies, MetLife group life insurance policies contain certain exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. For costs and complete details of the coverage, call Pearl Insurance 1-877-847-2732.

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