

# National Armed Forces Association 2025 Plan Summary and Cost of Coverage

Supplemental life insurance can be a cost effective way to provide life insurance benefits and help protect your family and finances in the event something happens to you.

With National Armed Forces Association 10-Year or 20-Year Level Term Life Insurance, your individual premium remains level for the initial term under the 10-year or 20-year plans, and will not increase during the initial term due to your age or health status. Also, your coverage remains level for the limited term under the 10-year or 20-year plans and will not be reduced due to your age.

## Eligibility

As a National Armed Forces Association member<sup>1</sup> you and your spouse/domestic partner are eligible to apply for a 10-year level term policy if you are both under the age of 65 or a 20-year level term policy if you are both under the age of 55.

Dependent life coverage is also available for each of your eligible, unmarried, dependent children<sup>2</sup> from 14-days-old up through age 25.

## Maximum benefit amount

For the You and Your Spouse/Domestic Partner

Age	Amount
Under the age of 65 at time of enrollment	10-year level term policy for an amount elected by you from the minimum of \$50,000 up to \$1,000,000 (minus the amount of coverage you elect under the 20-year level term plan), in \$25,000 increments <sup>3</sup>
Under the age of 55 at time of enrollment	20-year level term policy for an amount elected by you from the minimum of \$50,000 up to \$1,000,000 (minus the amount of coverage you elect under the 10-year level term plan), in \$25,000 increments <sup>3</sup>

Your spouse/domestic partner's coverage amount cannot exceed your coverage.

For Your Dependent Children<sup>2</sup>

14 days to 6 months old	\$500
6 months to under 26	\$10,000

## Rates at a glance

### 10-year or 20-year Level Term Male Preferred Non-smoker\* Monthly Rates

Age	Coverage Amount					
	\$100,000		\$250,000		\$500,000	
	10 year	20 year	10 year	20 year	10 year	20 year
25	\$6.00	\$6.00	\$10.00	\$10.00	\$15.00	\$20.00
30	\$6.00	\$7.00	\$10.00	\$12.50	\$15.00	\$20.00
35	\$6.00	\$8.00	\$10.00	\$12.50	\$15.00	\$25.00
40	\$7.00	\$11.00	\$12.50	\$17.50	\$20.00	\$35.00
45	\$10.00	\$16.00	\$20.00	\$32.50	\$35.00	\$60.00
50	\$15.00	\$26.00	\$30.00	\$52.50	\$60.00	\$100.00
54	\$21.00	\$39.00	\$45.00	\$87.50	\$90.00	\$165.00

### 10-year or 20-year Level Term Female Preferred Non-Smoker\* Monthly Rates

Age	Coverage Amount					
	\$100,000		\$250,000		\$500,000	
	10 year	20 year	10 year	20 year	10 year	20 year
25	\$5.00	\$6.00	\$7.50	\$10.00	\$15.00	\$15.00
30	\$5.00	\$6.00	\$7.50	\$10.00	\$15.00	\$20.00
35	\$5.00	\$7.00	\$7.50	\$10.00	\$15.00	\$20.00
40	\$6.00	\$9.00	\$12.50	\$15.00	\$20.00	\$30.00
45	\$9.00	\$13.00	\$17.50	\$27.50	\$35.00	\$50.00
50	\$12.00	\$18.00	\$25.00	\$37.50	\$45.00	\$75.00
54	\$16.00	\$27.00	\$32.50	\$57.50	\$65.00	\$110.00

Rates are subject to change. There are three rates classes: standard/smoker\*, select and preferred. Rates shown are the monthly male and female preferred non-smoker\* rates by age. For other ages not shown or standard/smoker\* rates, or select non-smoker\* rates, contact your plan administrator. Your coverage and rates will be determined by MetLife based on your evidence of insurability provided in your application. Coverage may not be available in all states. At the end of the 10-year or 20-year premium period you have the option to renew or continue your coverage depending on your age at an increased premium **and** subject to insurability. Coverage ends no later than age 75.

Coverage for dependent children<sup>2</sup> is available at an additional \$2.00 annually.



## Additional plan benefits

Life insurance can be a critical first step in helping to ensure your family's financial wellbeing. With your 10-year or 20-year level term life insurance coverage, you get access to meaningful features to help you make the right decisions to manage what life may bring.

### Valuable built-in features

#### Will Preparation Services<sup>3</sup>

Offers you and your spouse/domestic partner unlimited face-to-face or telephone meetings with an attorney, from MetLife Legal Plans' network of over 18,500 participating attorneys, to prepare or update a will, living will, and Power of Attorney.

#### Estate Resolution Services<sup>3</sup>

Estate representatives and beneficiaries may receive unlimited face-to-face legal assistance with probating your and your spouse/domestic partner's estate. Beneficiaries can also consult an attorney, from MetLife Legal Plans' network of more than over 18,500 participating attorneys, for general questions about the probate process.

#### Grief Counseling<sup>4</sup>

Provides you and your dependents up to five private counseling sessions with a professional grief counselor — per event — to help cope with a loss, no matter the circumstances, whether it's a death, an illness or divorce. Sessions may also be held over the phone.

#### Funeral Planning Assistance<sup>4</sup>

Services designed to simplify the funeral planning process for your loved ones and beneficiaries to assist them with organizing an event that will honor a loved one's life from a self-paced funeral planning guide to services such as locating funeral homes, florists and local support groups.

#### Total Control Account<sup>5</sup>

The Total Control Account (TCA) is a settlement option that provides your loved ones with a safe and convenient way to manage life insurance proceeds. They'll have the convenience of immediate access to any or all of their proceeds through an interest bearing account with unlimited check-writing privileges. The Total Control Account also allows beneficiaries time to decide what to do with their proceeds.

#### Accelerated Benefits Option<sup>6</sup>

You can receive up to 50% of your supplemental term life insurance proceeds to a maximum of \$500,000 in the event that you become terminally ill and are diagnosed with less than 12 months<sup>7</sup> to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

#### Dignity Memorial<sup>8</sup>

Provides discounts of up to 10% off of funeral, cremation and cemetery services, expert assistance to help guide you and your family in making confident decisions, planning services to help make final wishes easier to manage, and bereavement travel services to assist with time-sensitive travel arrangements.

## Learn More

### Is a medical exam required?

You must complete a standard application. When you apply, simply answer the health questions. Even if you have a health condition, you may still qualify. Depending on the amount applied for, a paramedical exam and blood test may be required, which will be scheduled at your convenience and at no cost to you.

### Will these plans pay in addition to other coverage?

Yes. These plans pay in addition to any other insurance coverage you have. If also electing coverage under the annual renewable term life insurance, a combined maximum benefit amount of \$1,150,000 between the 10-year level term, 20-year level term, and annual renewable term life insurance will apply.

### **What are my options when my 10-year or 20-year term comes to an end?**

Depending on your age and health, you may qualify to apply for another 10-year or 20-year level term plan at the current rate for your age at the time of enrollment. If not, you may be automatically enrolled in Ultimate Plan term life insurance from Metropolitan Life Insurance Company until the age of 75 at which time you may be able to convert some or all of your coverage. Your benefit amount will remain the same, but the cost of insurance will change and increase annually. Please see the certificate of insurance for details.

### **How long can my coverage continue?**

Your coverage can continue as long as you have not reached the end of a 10-year or 20-year period, you pay your premium when due, remain a member, have not reached age 75, remain in an eligible class, the insurance continues for your class, and the policy remains in force. Please see the certificate of insurance for details.

### **Would I have the ability to continue coverage, should my plan end?**

Yes, in many instances. If your insurance ends for a reason other than non-payment of your premiums, you may be able to convert your coverage into an individual permanent life insurance policy from Metropolitan Life Insurance Company or an affiliate without providing evidence of insurability. Please see the certificate of insurance for details, including eligibility for conversion and amount of coverage that may be converted.

### **How do I pay for my coverage?**

Please contact your plan administrator at 1-651-259-9001 for information about your payment options.

### **Are there any exclusions to my coverage?**

Yes. Benefits will not be paid if the member's or dependent's death occurs from suicide, or if health is misrepresented, within 2 years from the date life insurance for you takes effect.

\*A smoker is anyone who has used tobacco in any form in the past 2 years.

1. You must be a member in good standing of the National Armed Forces Association to qualify for this insurance plan.
2. Refers to your unmarried, dependent children from 14-days-old through age 25.
3. Will Preparation and Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York situated or principally located cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.
4. Grief Counseling and Funeral Planning Assistance are provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.
5. Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The assets backing the Total Control Account (TCA) are maintained in the general account of MetLife or the Issuing Insurance Company. These general accounts are subject to the creditors of MetLife or the respective Issuing Insurance Company. MetLife or the Issuing Insurance Company bears the investment experience of such assets and expects to earn income sufficient to pay interest to TCA Accountholders and to make a profit on the operation of the TCAs. Regardless of the investment experience of such assets, the effective annual rate on the Account will not be less than the rate guaranteed on the welcome guide. The TCA and other available settlement options are not bank products and are not insured by the FDIC or any other governmental agency. In addition, while the funds in your account are not insured by the FDIC, they are guaranteed by each state's insurance guarantee association. The

coverage limits vary by state. Please contact the National Organization of Life and Health Insurance Guaranty Associations ([www.NOLHGA.com](http://www.NOLHGA.com) or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.

6. The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.
7. Life expectancy guidelines can vary based on state regulations.
8. Services and discounts are provided through a member of the Dignity Memorial Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. Not approved for group policies situated in AK, FL, KY, MT, ND, NY, and WA. If the group policy is issued in an approved state, the discount is available for services offered in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for "At Need" services only.

Coverage may not be available in all states. Please contact your plan administrator at 1-651-259-9001 for more information.

Rates may be changed on the entire group plan or on a class basis and on any premium due date on which benefits are changed. A class is a group of people defined in the group policy/exhibits]. Benefits are subject to change upon agreement between Metropolitan Life Insurance Company and the participating organization.

The association and/or the plan administrator incurs costs in connection with providing oversight and administrative support for this sponsored plan. To provide and maintain this valuable membership benefit, MetLife may compensate the association and/or the plan administrator for these and/or other costs.

All applications for coverage are subject to review and approval by MetLife. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage. Coverage will be effective in accordance with the applicable policy and certificate after approval by MetLife.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact your plan administrator at 1-651-259-9001 for costs and complete details.

MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166, under Policy Form GPN99/G2130-S.

Policy number 253905-1-G

**Metropolitan Life Insurance Company** | 200 Park Avenue | New York, NY 10166  
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Navigating life together