

National Armed Forces Association 2024 Plan Summary and Cost of Coverage

Annual renewable 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.

Eligibility

As an active member¹ of the National Armed Forces Association, under age 65 at the time of enrollment, you are eligible to apply for life insurance in increments of \$5,000, from a minimum of \$50,000 up to a maximum of \$150,000.

In addition, your spouse/domestic partner, who is under age 65 at the time of enrollment, is eligible to apply for life insurance in increments of \$5,000, from a minimum of \$50,000 up to a maximum of \$150,000. Your spouse/domestic partner's coverage amount cannot exceed 100% of your coverage.

Normal Activities Requirement

You must satisfy the normal activities requirement to be covered under the plan. On the date insurance is to take effect, You must not be: confined at home under a physician's care; receiving or applying to receive disability benefits from any source; or hospitalized.

If You do not meet this requirement on such date, Your insurance will take effect on the date You are no longer confined; receiving or applying to receive disability benefits; or hospitalized.

Maximum benefit amount

For the Member and Dependent Spouse/Domestic Partner, the maximum benefit amounts are based on the enrollment process you choose.

MetLife's **Simplified Issue** process (applicable to Members and Dependent Spouses/or Domestic Partners) requires evidence of insurability by answering a few medical questions and one hospitalization question on the application for MetLife's ART life insurance plan.

- Under age 40 at time of enrollment, coverage amounts up to \$150,000 for Members and Dependent Spouses/or Domestic Partners in increments of \$5,000.
- Age 40-49 at time of enrollment, coverage amounts up to \$100,000 for Members and Dependent Spouses/or Domestic Partners in increments of \$5,000.
- Age 50-59 at time of enrollment, coverage amounts up to \$75,000 for Members and Dependent Spouses/or Domestic Partners in increments of \$5,000.

MetLife's **Full Statement of Health** process allows Members and their Dependent Spouses/or Domestic Partners under age 65 to apply for amounts up to \$150,000 in increments of \$5,000. While this process requires full medical underwriting, it may give you access to higher benefit maximums.

Rates at a glance

Annual Renewable Monthly Rates

Age	Coverage Amount					
	\$75,000		\$100,000		\$150,000	
	Male	Female	Male	Female	Male	Female
Under Age 40	\$6.38	\$6.00	\$8.50	\$8.00	\$12.75	\$12.00
40 - 44	\$8.63	\$8.25	\$11.50	\$11.00	\$17.25	\$16.50
45 - 49	\$12.00	\$10.50	\$16.00	\$14.00	\$24.00	\$21.00
50 - 54	\$17.25	\$13.50	\$23.00	\$18.00	\$34.50	\$27.00
55 - 59	\$25.50	\$18.00	\$34.00	\$24.00	\$51.00	\$36.00
60 - 64	\$49.50	\$42.00	\$66.00	\$56.00	\$99.00	\$84.00

Rates are subject to change. Rates shown are the monthly term life premiums for male and female for select ages. Other payment modes are available. Please contact your plan administrator at 1-651-259-9001 for a full list of ages, rates and benefit amounts. Rates increase at these and subsequent 5-year age intervals. Coverage can be continued up to age 70.

Additional plan benefits

Life insurance can be a critical first step in helping to ensure your family's financial wellbeing. With your annual renewable 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 Services²

Offers you and your spouse/domestic partner unlimited face-to-face or telephone meetings with an attorney, from MetLife Legal Plans' network of over 18,000 participating attorneys, to prepare or update a will, living will, and Power of Attorney.

Estate Resolution Services²

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 18,000 participating attorneys, for general questions about the probate process.

Grief Counseling³

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 Assistance³

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^{®4}

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 Option⁵

You can receive up to 50% of your annual renewable term life insurance proceeds to a maximum of \$75,000 in the event that you become terminally ill and are diagnosed with less than 12 months⁶ to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

Dignity Memorial^{®7}

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 this plan pay in addition to other coverage?

Yes. The annual renewable plan pays in addition to any other insurance coverage you have. The plan also stays with you until your coverage ends — even if you change jobs. If also electing coverage under the 10-year or 20-year level term life insurance, a combined maximum benefit amount of \$1,150,000 between the annual renewable term, 10-year, and 20-year level term life insurance plans will apply.

How long can my coverage continue?

Your coverage can continue as long as you pay your premium when due, have not reached age 70, 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 a term life insurance policy from Metropolitan Life Insurance Company 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.

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1. You must be a member in good standing of the National Armed Forces Association to qualify for this insurance plan.
 2. 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.
 3. Grief Counseling and Funeral Assistance services 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.
 4. 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 or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.
 5. 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.
 6. Life expectancy guidelines can vary based on state regulations.
 7. 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.



In some cases a medical exam may be required (at no cost to you). When you apply, simply answer the health questions. Depending on the amount applied for, a paramedical exam and blood test may be required, which will be scheduled at your convenience. Even if you have a health condition, you still may qualify.

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 insurance and insurance effective dates are subject to final underwriting approval.

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.

Policy number 253905-1-G

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Navigating life together