



# TOLEDO BAR ASSOCIATION

## GROUP TERM LIFE INSURANCE PLAN

Guaranteed Issue Life Insurance Semi-Annual Premium			
Member Age	Coverage	Non-Tobacco	Tobacco
Under 30	\$100,000	\$31.20	\$46.80
30-34	\$100,000	\$37.80	\$55.80
35-39	\$100,000	\$49.80	\$73.80
40-44	\$50,000	\$40.80	\$61.20
45-49	\$50,000	\$62.70	\$94.50
50-54	\$50,000	\$101.70	\$152.40

If electing Accidental Death & Dismemberment equal to the Term Life Insurance Amount, add \$18.00 for a \$100,000 benefit or \$9.00 for a \$50,000 benefit. Premiums are semi-annual.

**Guaranteed Issue is available to members under age 55 enrolling within 90 days of membership.**

Rates shown are as of October 1, 2025, and are subject to change. Rates shown are the semi-annual term life premiums for non-smoker / smoker rates for select ages. A smoker is defined as someone who has smoked cigarettes, pipes, cigars, or used tobacco in any form in the past year. Other payment modes are available. Please contact your plan administrator Benafica LLC at 1-651-369-5031 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 80. Coverage reduces at age 70 to 50% of the face value amount and terminates at age 80. Refer to the Plan Summary for additional information.

Nothing in these materials is intended to be advice for any particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator, Benafica, or MetLife for costs and complete details.

AD&D insurance does not include payment for certain losses as described in more detail in your certificate. Specific information pertaining to your insurance can be obtained by contacting your benefits administrator, Benafica, or MetLife.

MetLife Group Term Life insurance and AD&D is issued by:

Metropolitan Life Insurance Company

200 Park Avenue

New York, NY 10166

under Policy Form GPN99/G2130-S.

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