# Short Term Protection





### **Smart solutions for real life situations**

Life insurance is designed to protect you and your loved ones over time — whether it's long term or short term. There are situations that arise that call for protection during a shorter time period. MetLife's one-year term products are designed to deliver the right amount of affordable protection when it's needed most.

MetLife's one-year term products are simple, straightforward term life insurance policies. You choose the death benefit, and once approved, you are protected for one year.<sup>1</sup>

#### For you

- Provides coverage during a finite period (if you are traveling extensively, picking up the tab for college costs, or bridging a gap in coverage between jobs)
- Increases your coverage before social security payments or pension payments begin

#### For your business

- Cover short-term loans
- Protect your business from the loss of a key employee
- Provides gap coverage before a business is transferred



#### **Products include:**

**One-Year Term** policies issued by Metropolitan Tower Life Insurance Company, which provide life insurance protection for one year and are non-renewable. For coverage beyond one year, you would need to apply for, and be approved for, a new policy.

**Level One-Year Term** policies issued by Metropolitan Life Insurance Company, which are renewable for five years with a level face amount of insurance and premiums that increase each year on a guaranteed basis.

This chart provides current premium rates per \$1,000 of insurance protection charged by Metropolitan Tower Life Insurance Company (MTL) and Metropolitan Life Insurance Company (MLIC) for initial issue one-year term life insurance available to all standard risks.

	MTL	MLIC*
Policy Name	One-Year Term (OYT)	Level One-Year Term
Form Number	1NOYT	53R-87
Issue Ages	15-85 Non-renewable	21–85 Renewable for five years
Minimum Size	\$25,000	\$50,000
Premiums	Standard, unisex, rates vary by issue age. Premiums must be paid annually.	Standard, unisex, rates vary by issue age. Premiums must be paid annually.
Convertibility	Non-convertible	Non-convertible
Riders	None	None
Commissions	None	None

**\*Note** — MLIC Level One-Year Term is a different product than MetLife One Year Term (OYT). As of 2017, MLIC no longer issues MetLife OYT.

For Producer, Broker/Dealer and Public Use. These Rates Are Available To All Standard Risks.

## Rates per thousand of face amount

Attained age	MTL	MLIC	Table 2001 rates
0	N/A	N/A	0.70
1	N/A	N/A	0.41
2	N/A	N/A	0.27
3	N/A	N/A	0.19
4	N/A	N/A	0.13
5	N/A	N/A	0.13
6	N/A	N/A	0.14
7	N/A	N/A	0.15
8	N/A	N/A	0.16
9	N/A	N/A	0.16
10	N/A	N/A	0.16
11	N/A	N/A	0.19
12	N/A	N/A	0.24
13	N/A	N/A	0.28
14	N/A	N/A	0.33
15	0.55	N/A	0.38
16	0.55	N/A	0.52
17	0.55	N/A	0.57
18	0.55	N/A	0.59
19	0.55	N/A	0.61
20	0.55	N/A	0.62
21	0.55	0.60	0.62
22	0.55	0.60	0.64
23	0.55	0.60	0.66
24	0.55	0.60	0.68
25	0.55	0.60	0.71
26	0.55	0.60	0.73
27	0.55	0.60	0.76
28	0.55	0.60	0.80
29	0.55	0.60	0.83
30	0.55	0.60	0.87
31	0.55	0.60	0.90
32	0.55	0.60	0.93
33	0.55	0.60	0.96
34	0.55	0.60	0.98
35	0.55	0.60	0.99
36	0.55	0.60	1.01
37	0.55	0.60	1.04
38	0.55	0.60	1.06
39	0.55	0.60	1.07
40	0.57	0.61	1.10
41	0.61	0.66	1.13
42	0.66	0.69	1.20
43	0.71	0.74	1.29
44	0.78	0.80	1.40
45	0.84	0.85	1.53
46	0.92	0.90	1.67
47	1.00	0.96	1.83
48	1.07	1.03	1.98
49	1.15	1.10	2.13
	2.20	1.10	2:10

For Producer, Broker/Dealer and Public Use. These Rates Are Available To All Standard Risks.

## Rates per thousand of face amount

Attained age MIL MUC Table 200 rates   50 1.22 1.18 2.30   51 1.30 1.26 2.52   52 1.37 1.35 2.81   53 1.48 1.45 3.20   54 1.60 1.56 3.65   55 1.73 1.67 4.15   56 1.88 1.86 4.68   57 2.03 2.06 5.20   58 2.13 2.27 5.66   60 2.32 2.73 6.51   61 2.42 3.01 7.11   62 2.52 3.35 7.96   63 2.80 3.77 9.08   64 3.11 4.25 10.41   65 3.45 4.79 11.90   66 3.83 5.25 13.51   67 4.25 5.73 15.20   68 4.68 6.23 16.92   69 </th <th>A44.5</th> <th>N ATTL</th> <th></th> <th>Table 0004</th>	A44.5	N ATTL		Table 0004
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69 5.16 6.76 18.70   70 5.68 7.36 20.62   71 6.24 8.01 22.72   72 6.84 8.74 25.07   73 7.48 9.56 25.57   74 8.19 10.43 30.18   75 8.97 11.37 33.05   76 9.84 12.87 36.33   77 10.79 14.10 40.17   78 11.84 15.40 44.33   79 12.98 16.77 49.23   80 14.21 18.24 54.56   81 15.53 23.38 60.51   82 16.92 30.09 66.74   83 18.41 34.46 73.07   84 20.03 39.24 80.35   85 21.82 44.49 88.76   86 N/A N/A 110.40   87 N/A N/A 121.85				
70 5.68 7.36 20.62   71 6.24 8.01 22.72   72 6.84 8.74 25.07   73 7.48 9.56 25.57   74 8.19 10.43 30.18   75 8.97 11.37 33.05   76 9.84 12.87 36.33   77 10.79 14.10 40.17   78 11.84 15.40 44.33   79 12.98 16.77 49.23   80 14.21 18.24 54.56   81 15.53 23.38 60.51   82 16.92 30.09 66.74   83 18.41 34.46 73.07   84 20.03 39.24 80.35   85 21.82 44.49 88.76   86 N/A N/A 110.40   87 N/A N/A 121.85   89 N/A N/A 121.85				
71 $6.24$ $8.01$ $22.72$ $72$ $6.84$ $8.74$ $25.07$ $73$ $7.48$ $9.56$ $25.57$ $74$ $8.19$ $10.43$ $30.18$ $75$ $8.97$ $11.37$ $33.05$ $76$ $9.84$ $12.87$ $36.33$ $77$ $10.79$ $14.10$ $40.17$ $78$ $11.84$ $15.40$ $44.33$ $79$ $12.98$ $16.77$ $49.23$ $80$ $14.21$ $18.24$ $54.56$ $81$ $15.53$ $23.38$ $60.51$ $82$ $16.92$ $30.09$ $66.74$ $83$ $18.41$ $34.46$ $73.07$ $84$ $20.03$ $39.24$ $80.355$ $85$ $21.82$ $44.49$ $88.76$ $86$ $N/A$ $N/A$ $110.40$ $88$ $N/A$ $N/A$ $121.85$ $89$ $N/A$ $N/A$ $124.85$ $90$ $N/A$ $N/A$ $144.30$ $90$ $N/A$ $N/A$ $168.75$ $93$ $N/A$ $N/A$ $168.75$ $93$ $N/A$ $N/A$ $265.09$ $96$ $N/A$ $N/A$ $225.001$ $97$ $N/A$ $N/A$ $270.11$				
72 6.84 8.74 25.07   73 7.48 9.56 25.57   74 8.19 10.43 30.18   75 8.97 11.37 33.05   76 9.84 12.87 36.33   77 10.79 14.10 40.17   78 11.84 15.40 44.33   79 12.98 16.77 49.23   80 14.21 18.24 54.56   81 15.53 23.38 60.51   82 16.92 30.09 66.74   83 18.41 34.46 73.07   84 20.03 39.24 80.35   85 21.82 44.49 88.76   86 N/A N/A 110.40   88 N/A N/A 121.85   89 N/A N/A 133.40   90 N/A N/A 144.30   91 N/A N/A 168.75				
73 7.48 9.56 25.57   74 8.19 10.43 30.18   75 8.97 11.37 33.05   76 9.84 12.87 36.33   77 10.79 14.10 40.17   78 11.84 15.40 44.33   79 12.98 16.77 49.23   80 14.21 18.24 54.56   81 15.53 23.38 60.51   82 16.92 30.09 66.74   83 18.41 34.46 73.07   84 20.03 39.24 80.35   85 21.82 44.49 88.76   86 N/A N/A 110.40   88 N/A N/A 12.85   89 N/A N/A 144.30   90 N/A N/A 145.80   91 N/A N/A 168.75   93 N/A N/A 168.75				
748.1910.4330.18758.9711.3733.05769.8412.8736.337710.7914.1040.177811.8415.4044.337912.9816.7749.238014.2118.2454.568115.5323.3860.518216.9230.0966.748318.4134.4673.078420.0339.2480.358521.8244.4988.7686N/AN/A110.4087N/AN/A121.8589N/AN/A125.8090N/AN/A144.3091N/AN/A168.7593N/AN/A168.7594N/AN/A228.3595N/AN/A228.3596N/AN/A250.0197N/AN/A270.11				
758.9711.3733.05769.8412.8736.337710.7914.1040.177811.8415.4044.337912.9816.7749.238014.2118.2454.568115.5323.3860.518216.9230.0966.748318.4134.4673.078420.0339.2480.358521.8244.4988.7686N/AN/A110.4087N/AN/A121.8589N/AN/A133.4090N/AN/A168.7593N/AN/A168.7593N/AN/A228.3596N/AN/A228.3598N/AN/A265.0998N/AN/A270.11				
769.8412.8736.337710.7914.1040.177811.8415.4044.337912.9816.7749.238014.2118.2454.568115.5323.3860.518216.9230.0966.748318.4134.4673.078420.0339.2480.358521.8244.4988.7686N/AN/A110.4088N/AN/A121.8589N/AN/A133.4090N/AN/A168.7593N/AN/A168.7593N/AN/A186.4494N/AN/A228.3596N/AN/A228.3598N/AN/A226.0998N/AN/A270.11				
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7811.8415.4044.337912.9816.7749.238014.2118.2454.568115.5323.3860.518216.9230.0966.748318.4134.4673.078420.0339.2480.358521.8244.4988.7686N/AN/A99.1687N/AN/A110.4088N/AN/A121.8589N/AN/A155.8091N/AN/A155.8092N/AN/A168.7593N/AN/A186.4494N/AN/A228.3596N/AN/A250.0197N/AN/A270.11				
7912.9816.7749.238014.2118.2454.568115.5323.3860.518216.9230.0966.748318.4134.4673.078420.0339.2480.358521.8244.4988.7686N/AN/A110.4087N/AN/A121.8589N/AN/A133.4090N/AN/A144.3091N/AN/A168.7593N/AN/A186.4494N/AN/A206.7095N/AN/A250.0197N/AN/A265.0998N/AN/A270.11				
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8318.4134.4673.078420.0339.2480.358521.8244.4988.7686N/AN/A99.1687N/AN/A110.4088N/AN/A121.8589N/AN/A133.4090N/AN/A144.3091N/AN/A168.7593N/AN/A168.7593N/AN/A206.7095N/AN/A228.3596N/AN/A250.0197N/AN/A265.0998N/AN/A270.11				
8420.0339.2480.358521.8244.4988.7686N/AN/A99.1687N/AN/A110.4088N/AN/A121.8589N/AN/A133.4090N/AN/A144.3091N/AN/A155.8092N/AN/A168.7593N/AN/A186.4494N/AN/A206.7095N/AN/A228.3596N/AN/A250.0197N/AN/A265.0998N/AN/A270.11				
8521.8244.4988.7686N/AN/A99.1687N/AN/A110.4088N/AN/A121.8589N/AN/A133.4090N/AN/A144.3091N/AN/A144.3092N/AN/A168.7593N/AN/A168.7593N/AN/A206.7095N/AN/A228.3596N/AN/A250.0197N/AN/A265.0998N/AN/A270.11				
86 N/A N/A 99.16   87 N/A N/A 110.40   88 N/A N/A 121.85   89 N/A N/A 133.40   90 N/A N/A 144.30   91 N/A N/A 155.80   92 N/A N/A 168.75   93 N/A N/A 186.44   94 N/A N/A 206.70   95 N/A N/A 228.35   96 N/A N/A 250.01   97 N/A N/A 265.09   98 N/A N/A 270.11				
87N/AN/A110.4088N/AN/A121.8589N/AN/A133.4090N/AN/A144.3091N/AN/A144.3092N/AN/A168.7593N/AN/A168.7593N/AN/A186.4494N/AN/A206.7095N/AN/A228.3596N/AN/A250.0197N/AN/A265.0998N/AN/A270.11				
88N/AN/A121.8589N/AN/A133.4090N/AN/A144.3091N/AN/A155.8092N/AN/A168.7593N/AN/A186.4494N/AN/A206.7095N/AN/A228.3596N/AN/A250.0197N/AN/A265.0998N/AN/A270.11				
89 N/A N/A 133.40   90 N/A N/A 144.30   91 N/A N/A 155.80   92 N/A N/A 168.75   93 N/A N/A 186.44   94 N/A N/A 206.70   95 N/A N/A 228.35   96 N/A N/A 250.01   97 N/A N/A 265.09   98 N/A N/A 270.11	87			110.40
90N/AN/A144.3091N/AN/A155.8092N/AN/A168.7593N/AN/A186.4494N/AN/A206.7095N/AN/A228.3596N/AN/A250.0197N/AN/A265.0998N/AN/A270.11				
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92 N/A N/A 168.75   93 N/A N/A 186.44   94 N/A N/A 206.70   95 N/A N/A 228.35   96 N/A N/A 250.01   97 N/A N/A 265.09   98 N/A N/A 270.11				
93N/AN/A186.4494N/AN/A206.7095N/AN/A228.3596N/AN/A250.0197N/AN/A265.0998N/AN/A270.11				
94N/AN/A206.7095N/AN/A228.3596N/AN/A250.0197N/AN/A265.0998N/AN/A270.11				
95 N/A N/A 228.35   96 N/A N/A 250.01   97 N/A N/A 265.09   98 N/A N/A 270.11				
96N/AN/A250.0197N/AN/A265.0998N/AN/A270.11				
97N/AN/A265.0998N/AN/A270.11				
98 N/A N/A 270.11				
99 N/A N/A 281.05				
	99	N/A	N/A	281.05

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