

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.¹

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	20-97 Non-renewable	20-89 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
Policy Fee	May be charged	May be charged

***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	N/A	N/A	0.38
16	N/A	N/A	0.52
17	N/A	N/A	0.57
18	N/A	N/A	0.59
19	N/A	N/A	0.61
20	0.47	0.47	0.62
21	0.45	0.45	0.62
22	0.40	0.40	0.64
23	0.40	0.40	0.66
24	0.40	0.40	0.68
25	0.40	0.40	0.71
26	0.40	0.40	0.73
27	0.40	0.40	0.76
28	0.40	0.40	0.80
29	0.40	0.40	0.83
30	0.40	0.40	0.87
31	0.40	0.40	0.90
32	0.40	0.40	0.93
33	0.40	0.40	0.96
34	0.40	0.40	0.98
35	0.40	0.40	0.99
36	0.40	0.40	1.01
37	0.40	0.40	1.04
38	0.40	0.40	1.06
39	0.40	0.40	1.07
40	0.40	0.40	1.10
41	0.40	0.40	1.13
42	0.42	0.42	1.20
43	0.46	0.46	1.29
44	0.50	0.50	1.40
45	0.52	0.52	1.53
46	0.55	0.56	1.67
47	0.59	0.60	1.83
48	0.64	0.65	1.98
49	0.67	0.69	2.13

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Rates per thousand of face amount

Attained age	MTL	MLIC	Table 2001 rates
50	0.69	0.71	2.30
51	0.75	0.77	2.52
52	0.81	0.83	2.81
53	0.85	0.87	3.20
54	0.89	0.91	3.65
55	0.97	0.99	4.15
56	1.03	1.06	4.68
57	1.16	1.19	5.20
58	1.30	1.33	5.66
59	1.44	1.48	6.06
60	1.53	1.57	6.51
61	1.62	1.66	7.11
62	1.72	1.76	7.96
63	1.79	1.84	9.08
64	1.96	2.01	10.41
65	2.13	2.18	11.90
66	2.34	2.40	13.51
67	2.61	2.68	15.20
68	2.94	3.02	16.92
69	3.32	3.41	18.70
70	3.58	3.67	20.62
71	4.04	4.14	22.72
72	4.38	4.49	25.07
73	4.83	4.95	27.57
74	5.37	5.51	30.18
75	6.05	6.20	33.05
76	6.64	6.81	36.33
77	7.19	7.37	40.17
78	7.79	7.99	44.33
79	8.33	8.54	49.23
80	9.06	9.29	54.56
81	9.90	10.15	60.51
82	11.15	11.44	66.74
83	13.01	13.34	73.07
84	15.32	15.71	80.35
85	18.13	18.59	88.76
86	22.74	23.76	99.16
87	26.39	29.78	110.40
88	30.08	36.54	121.85
89	33.84	44.02	133.40
90	37.65	N/A	144.30
91	43.15	N/A	155.80
92	48.53	N/A	168.75
93	53.65	N/A	186.44
94	58.20	N/A	206.70
95	63.34	N/A	228.35
96	81.90	N/A	250.01
97	97.30	N/A	265.09
98	N/A	N/A	270.11
99	N/A	N/A	281.05

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MetLife, Inc., through its subsidiaries and affiliates (“MetLife”), is one of the largest providers of life insurance products in the world. Founded in 1868, MetLife is a global provider of life insurance, annuities, employee benefits and asset management. Serving approximately 100 million customers, MetLife has operations in nearly 50 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East.

Our professionals utilize MetLife’s vast resources to help meet the diverse needs of our customers. Being able to protect your loved ones, even after your death, is one reason so many people turn to MetLife’s life insurance products. The comfort this assurance gives can be immeasurable.

Our financial strength, personalized solutions and expertise, combined with our wide range of products and services, makes us truly a market leader. MetLife’s one-year term life insurance solutions are one more reason to trust us with your protection needs.



For more information on our One-Year Term and Level One-Year Term products, contact MetLife Specialized Benefit Resources at 877-638-3932 and press 2 for New Business.

1. One-Year Term policies 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 are renewable for five years. Premiums will be more expensive and will increase each year on a guaranteed basis. Both One-Year Term and Level One-Year Term policies are non-convertible.

Limitations and Exclusions

Products may not be approved in all states. Contact your Regional Sales Director for more information.

One-Year Term Policy - Suicide Exclusion: If the insured dies by suicide, while sane or insane, within two years from the date of issue (or within the maximum period permitted by laws of the state in which govern this policy, if less than two years), the amount payable will be limited to the amount of premiums paid. This provision does not apply if this policy is issued to a Missouri citizen, unless the insured intended suicide when this policy was applied for.

Level One-Year Term Policy - Suicide Exclusion: The insurance proceeds will not be paid if the insured commits suicide, while sane or insane, within two years from the date of policy. Instead, we will pay the beneficiary an amount equal to all premiums paid, without interest.

One-Year Term is issued by Metropolitan Tower Life Insurance Company, Lincoln, NE 68516.

Level One-Year Term is issued by Metropolitan Life Insurance Company, New York, NY 10166. Both are MetLife companies.