

Life *for* Life[®]

Life Insurance
for Your
Entire Lifetime

INCLUDES

10 YEAR
TERM LIFE
INSURANCE

Underwritten by
Metropolitan Life Insurance Company



What is *Life for Life*?

Life for Life means life insurance for your entire lifetime. First, you have attractively priced 10-year* term life insurance. Later, when your term life insurance concludes, you can have permanent life insurance for as long as you choose.

What does this plan offer?

- **Lots of choices.** Insurance amounts from \$100,000 to \$2 million.
- **Attractive premium rates.** Lower rates for higher insurance amounts.
- **Automatic Benefit Increases (ABIs).** Your insurance can increase, repeatedly, even if your health fails and you become uninsurable. This could be the most valuable feature in any life insurance you have. Through ABIs, coverage can double over 10 years (to a maximum of \$2 million).
- **No automatic reductions** in insurance amount as you get older, but *you* can decrease coverage with a simple signed request.
- **Lifetime coverage.** Once insured, you can remain insured as long as you want.
- **Collegiate Alumni Life Calculator (“CALC”).** A confidential online tool to help answer the question, “How much insurance do I need?”
- **Automatic premium payment option.** Straight from your bank account with no surcharge.
- **Legal services** for will preparation and estate resolution for you and your spouse or domestic partner while you are insured, *at no cost to you.*

*The foundation of this *Life for Life* plan is 10-year term insurance. A plan with 20-year term is also available. **Call for more information or visit AlumL4L.com.**

Who may apply?

Alumni/ae, students, faculty, staff and their eligible family members (spouses, domestic partners, parents, children, and siblings) may apply—even if you do not. Each must be at least age 18 but under age 75 when insurance begins and have a permanent home address in the United States. Well-priced coverage is also available for minor children when a parent is insured. Call for more information or visit AlumL4L.com.

How does *Life for Life* work?

1. 10-Year* Period. You may first be insured for 10 years. Near the end of 10 years, you may request coverage for another 10 years. To qualify, you submit new evidence of your insurability each time you request a new 10-Year Period.

You may apply for this term insurance, 10 years at a time, until age 75, which means that coverage in a final 10-Year Period may continue until age 85.

2. Extended Period. If you do not qualify for a new 10-Year Period, your coverage automatically moves to the Extended Period, regardless of your health. You are guaranteed the right to continue this term insurance until age 75. Please see page 5 for further details.

3. Lifetime Option. When your term insurance concludes at age 75 or later, regardless of your health, you may convert your coverage to permanent insurance.

Note: Many other group insurance plans allow several entities to cancel coverage, e.g., employer, association, or insurance company. Your *Life for Life* coverage cannot be cancelled by anyone except you.

How much insurance do I really need?

Only you can decide, and a confidential online calculator is designed to help you analyze your needs. Visit AlumL4L.com/calc to use "CALC."

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How much insurance is offered?

Minimum: \$100,000.

Maximum: \$2 million. In \$1,000 increments.
(For lower or higher amounts, call about other plans.)

Minor children: \$10,000 per child. (Call for information or visit AlumL4L.com)



How can my insurance be increased?

You have two options:

1. Automatic Benefit Increases.

ABIs set this plan apart and are reason alone to apply. Chances are you won't find ABIs in other group or individual policies.

During each of the first 10 years, your insurance amount can automatically increase by 10% to meet mounting needs. That allows your initial coverage to double gradually over 10 years, subject to the plan maximum of \$2 million... even if your health deteriorates.

To receive each increase, you must be under age 60 and able to perform normal activities as defined in your Certificate of Insurance. There is no extra paperwork, as you need not reapply or requalify. Your total premium increases annually to reflect your increased insurance. You may decline new ABIs at any time, but once declined, they cannot be resumed.

2. Requesting an increase.

If ABIs do not provide enough total coverage to meet your needs, you may apply for more insurance at any time.

How can my insurance be reduced?

You may reduce your insurance through a simple signed request. Your coverage and premium are then adjusted. While you receive no further Automatic Benefit Increases, other aspects of your coverage remain unchanged.

Your insurance is not reduced simply because you get older. That way, you maintain control of your coverage amount.

What is not covered?

Death by suicide within the first two years is the only exclusion.

What is a “Living Benefit?”

A Living Benefit enables an insured person who is diagnosed with a terminal illness, and has a life expectancy of 24 months or less, to request that up to 80% of the insurance amount be paid while he or she is still living (minimum: \$10,000; maximum: \$1 million). The remainder continues as life insurance, for which a reduced premium is payable.

A Living Benefit payment is not taxable under current U.S. federal law. However, receipt of Living Benefits (technically “Accelerated Death Benefits”) may affect eligibility for public assistance programs, so you should consult an advisor.

Premiums

During a 10-Year Period—Term Insurance.

Your premium is based on your sex, and your age and health when coverage begins, and it increases as you enter each new five-year age bracket. Discounts apply to higher insurance amounts. Slightly higher rates apply to Automatic Benefit Increases.

Unlike other 10-year term insurance, these premiums are not level for 10 years. Instead, premiums start lower and increase as you enter new five-year age brackets, providing you with more flexibility.

For example, if you keep our coverage for 10 years, your total cost ends up being about the same as if your premiums

had been level. Yes, your premium increases when you enter a new age bracket, but you still may end up paying less if you decide to end or reduce your coverage before your 10-Year Period is over.

Imagine you no longer need coverage after six years. In that case, you would have paid less total premium than for similar insurance whose premium remains level for all 10 years.

Your premium class is most likely *Preferred Plus* or *Preferred* (both for nonsmokers only), or *Preferred Smoker* or *Standard Smoker*, depending on which underwriting standards you meet. You qualify as a nonsmoker if you have not used tobacco or nicotine in the last five years.

Most applicants qualify for *Preferred Plus* or *Preferred* premiums. Other premiums are available for nonsmokers who don't meet the standards for *Preferred Plus* or *Preferred* premiums.



During the Extended Period—Term Insurance.

Your premium is first determined by your sex and your age when you enter the Extended Period, and then it increases annually. These premiums are higher, sometimes notably so, than if you were insured for another 10-Year Period, but the mere availability of Extended-Period coverage provides desirable protection, as it is available even if you have become uninsurable.

During the Lifetime Option—Permanent Insurance.

Your premium is based on your age when you convert.

Premium rates for term insurance are subject to change by the insurer, but your premium for permanent insurance is guaranteed not to increase for the rest of your life.

For additional information on premiums, visit AlumL4L.com/quote or call 800-635-7801 weekdays 8:30am – 6:00pm ET.

Female - Monthly Premiums for Popular Insurance Amounts

Attained Age	\$100,000 (minimum)				\$250,000				\$500,000				Attained Age
	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	
<30	\$6.08	\$7.08	\$15.33	\$17.00	\$9.79	\$11.88	\$32.50	\$36.25	\$16.67	\$22.50	\$62.08	\$68.75	<30
30-34	6.08	7.08	15.33	17.00	9.79	11.88	32.50	36.25	16.67	22.50	62.08	68.75	30-34
35-39	6.08	7.08	15.33	17.08	9.79	11.88	32.50	36.25	16.67	22.50	62.08	68.75	35-39
40-44	7.08	8.25	18.08	20.33	11.46	13.96	39.79	44.79	20.00	26.67	75.83	85.42	40-44
45-49	9.17	11.25	23.25	26.42	17.08	21.25	51.25	58.33	31.67	40.83	97.92	111.25	45-49
50-54	12.00	15.08	34.33	39.50	23.75	30.62	80.21	92.29	42.08	56.25	156.67	180.00	50-54
55-59	15.67	19.75	53.08	61.67	32.29	42.08	124.58	144.79	62.50	81.67	244.58	284.17	55-59
60-64	22.83	27.58	63.08	74.17	49.79	61.46	151.04	177.71	96.67	120.00	297.08	349.17	60-64
65-69	33.33	39.25	86.17	101.33	69.79	91.25	205.21	241.46	139.58	180.00	403.75	475.00	65-69
70-74	54.50	65.75	146.75	172.67	122.71	157.29	355.42	418.12	235.83	299.17	695.42	818.33	70-74
75-79*	76.08	100.58	224.83	264.50	173.33	238.54	545.21	641.46	342.50	475.00	1,073.33	1,262.50	75-79*
80-84*	133.83	188.83	432.00	508.25	301.88	461.25	1,055.21	1,241.46	592.50	897.92	2,071.67	2,437.50	80-84*

Attained Age	\$1,000,000				\$1,500,000				\$2,000,000 (maximum)				Attained Age
	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	
<30	\$30.83	\$42.50	\$112.50	\$125.00	\$46.25	\$63.75	\$168.75	\$187.50	\$61.67	\$85.00	\$225.00	\$250.00	<30
30-34	30.83	42.50	112.50	125.00	46.25	63.75	168.75	187.50	61.67	85.00	225.00	250.00	30-34
35-39	30.83	42.50	118.33	131.67	46.25	63.75	177.50	197.50	61.67	85.00	236.67	263.33	35-39
40-44	37.50	51.67	148.33	166.67	56.25	77.50	222.50	250.00	75.00	103.33	296.67	333.33	40-44
45-49	57.50	75.00	190.83	216.67	86.25	112.50	286.25	325.00	115.00	150.00	381.67	433.33	45-49
50-54	80.83	110.83	310.00	355.83	121.25	166.25	465.00	533.75	161.67	221.67	620.00	711.67	50-54
55-59	120.83	158.33	484.17	562.50	181.25	237.50	726.25	843.75	241.67	316.67	968.33	1,125.00	55-59
60-64	190.83	238.33	588.33	691.67	286.25	357.50	882.50	1,037.50	381.67	476.67	1,176.67	1,383.33	60-64
65-69	274.17	348.33	797.50	938.33	411.25	522.50	1,196.25	1,407.50	548.33	696.67	1,595.00	1,876.67	65-69
70-74	465.00	592.50	1,378.33	1,621.67	697.50	888.75	2,067.50	2,432.50	930.00	1,185.00	2,756.67	3,243.33	70-74
75-79*	674.17	931.67	2,123.33	2,498.33	1,011.25	1,397.50	3,185.00	3,747.50	1,348.33	1,863.33	4,246.67	4,996.67	75-79*
80-84*	1,169.17	1,782.50	4,101.67	4,825.83	1,753.75	2,673.75	6,152.50	7,238.75	2,338.33	3,565.00	8,203.33	9,651.67	80-84*

Your premium is based on your sex and your age and health when coverage begins, and it increases as you enter each new five-year age bracket. **Premiums shown** are current as of January 2017. **Nonsmoker:** You qualify as a nonsmoker if you have not used tobacco or nicotine in the last five years. **Montana residents:** Male premiums apply to males and females.

Premium changes: The insurer may change premiums, but only for everyone of the same sex, age, and premium class. **For premium quotes** for other insurance amounts, call 800-635-7801 or visit AlumL4L.com/quote.

*Renewal premiums only.

Male - Monthly Premiums for Popular Insurance Amounts

Attained Age	\$100,000 (minimum)				\$250,000				\$500,000				Attained Age
	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	
<30	\$6.75	\$7.92	\$16.92	\$19.92	\$11.04	\$13.96	\$36.88	\$43.33	\$20.00	\$25.42	\$71.25	\$83.75	<30
30-34	6.75	7.92	16.92	19.92	11.04	13.96	37.08	43.75	20.00	25.42	72.08	84.58	30-34
35-39	6.75	7.92	17.00	20.08	11.04	13.96	37.71	44.38	20.00	25.42	73.75	87.08	35-39
40-44	7.75	9.33	20.00	23.83	12.71	16.46	44.58	53.12	23.33	30.83	88.33	105.00	40-44
45-49	9.92	12.25	30.92	37.25	16.88	24.17	69.58	83.96	31.25	45.42	137.92	166.25	45-49
50-54	13.25	16.75	45.83	55.92	25.83	35.21	105.83	129.17	49.17	68.33	210.83	257.08	50-54
55-59	21.75	27.25	71.75	88.58	45.21	59.58	168.12	207.71	87.50	116.67	291.67	360.00	55-59
60-64	32.33	39.25	90.33	112.92	73.96	90.62	214.79	268.54	143.75	177.50	429.17	536.25	60-64
65-69	49.75	62.92	150.33	187.92	109.79	146.46	363.33	454.17	213.75	287.50	715.00	893.75	65-69
70-74	92.33	110.75	240.50	300.67	206.46	266.04	581.25	726.67	403.75	520.00	1,144.17	1,430.00	70-74
75-79*	136.25	190.42	422.42	528.00	301.25	423.33	1,004.79	1,256.04	591.25	832.92	1,977.50	2,471.67	75-79*
80-84*	253.25	351.42	769.92	962.42	558.54	788.96	1,862.92	2,328.75	1,097.08	1,547.50	3,658.75	4,573.33	80-84*

Attained Age	\$1,000,000				\$1,500,000				\$2,000,000 (maximum)				Attained Age
	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	Preferred Plus	Preferred	Preferred Smoker	Standard Smoker	
<30	\$36.67	\$48.33	\$131.67	\$155.00	\$55.00	\$72.50	\$197.50	\$232.50	\$73.33	\$96.67	\$263.33	\$310.00	<30
30-34	36.67	48.33	133.33	156.67	55.00	72.50	200.00	235.00	73.33	96.67	266.67	313.33	30-34
35-39	36.67	48.33	136.67	160.83	55.00	72.50	205.00	241.25	73.33	96.67	273.33	321.67	35-39
40-44	44.17	59.17	171.67	204.17	66.25	88.75	257.50	306.25	88.33	118.33	343.33	408.33	40-44
45-49	60.00	88.33	270.83	325.83	90.00	132.50	406.25	488.75	120.00	176.67	541.67	651.67	45-49
50-54	95.00	133.33	414.17	505.00	142.50	200.00	621.25	757.50	190.00	266.67	828.33	1,010.00	50-54
55-59	169.17	228.33	572.50	706.67	253.75	342.50	858.75	1,060.00	338.33	456.67	1,145.00	1,413.33	55-59
60-64	285.00	352.50	856.67	1,070.83	427.50	528.75	1,285.00	1,606.25	570.00	705.00	1,713.33	2,141.67	60-64
65-69	421.67	565.00	1,418.33	1,773.33	632.50	847.50	2,127.50	2,660.00	843.33	1,130.00	2,836.67	3,546.67	65-69
70-74	800.00	1,031.67	2,270.00	2,837.50	1,200.00	1,547.50	3,405.00	4,256.25	1,600.00	2,063.33	4,540.00	5,675.00	70-74
75-79*	1,166.67	1,643.33	3,919.17	4,898.33	1,750.00	2,465.00	5,878.75	7,347.50	2,333.33	3,286.67	7,838.33	9,796.67	75-79*
80-84*	2,170.00	3,061.67	7,248.33	9,060.83	3,255.00	4,592.50	10,872.50	13,591.25	4,340.00	6,123.33	14,496.67	18,121.67	80-84*

Your premium is based on your sex and your age and health when coverage begins, and it increases as you enter each new five-year age bracket. **Premiums shown** are current as of January 2017. **Nonsmoker:** You qualify as a nonsmoker if you have not used tobacco or nicotine in the last five years. **Montana residents:** Male premiums apply to males and females.

Premium changes: The insurer may change premiums, but only for everyone of the same sex, age, and premium class. **For premium quotes** for other insurance amounts, call 800-635-7801 or visit AlumL4L.com/quote.

***Renewal premiums only.**

How do I apply?

Determine how much insurance you need. A calculator at AlumL4L.com/calc is one tool to help you. If you need more than the \$2 million maximum of this *Life for Life* plan, call about other coverage available to you.

Complete the enclosed application. Another one is included for a family member. Visit AlumL4L.com/apply for more applications.

Select your beneficiary. You may choose more than one, and you may name your alma mater if you wish.

Mail your application in the enclosed envelope.

Send no money now. After your application is approved and you pay your first premium, you receive a Certificate with the details of your coverage. If you are not fully satisfied, simply return your Certificate within 30 days for a full refund.



How is my application evaluated?

Acceptance is based on your current health, your health history, and other information you provide. You are asked to provide blood and urine samples to a medical professional who visits you at your convenience, by appointment, usually at your home or business—at no cost to you. If more medical information is needed, it is requested from you or your medical providers.

When does my insurance begin and end?

Coverage (and any increase) usually begins on the day your application is approved if you are able to perform normal activities and the required premium is paid. However, after you receive approval, you may request a different effective date.

This means you must be able to perform the normal activities of a person of like sex and age and with like occupation or retired status. If not, insurance begins on the day normal activities begin.¹

What are my payment options?

- 1. Monthly automatic withdrawal from your bank.**
You do not write checks or worry about paying late. There is no processing fee for this convenience.
- 2. Semiannual bills payable by check.** Semiannual premiums are six times monthly premiums. A fee of \$6, subject to change, is added to each bill.

To continue insurance, premiums must be paid on time. Therefore, monthly automatic withdrawal is recommended.

An extra: legal services at no cost to you.

Two legal services are available, at no cost to you, with your *Life for Life* insurance when you use one of the plan's 13,000 participating attorneys:

- 1. Will Preparation while you are insured.** You, as well as your spouse or domestic partner, may have these documents prepared and updated:
 - Wills and testamentary trusts, including complex wills
 - Living wills
 - Powers of attorney
 - Codicils

¹Normal Activities means that you are not confined to a Hospital (as defined in the Certificate) on the effective date, or at home under a Physician's (as defined in the Certificate) care for any medical reason or applying to receive or receiving disability income from any source for any medical reason on the date the coverage is scheduled to become effective.

2. Legal Assistance to your estate if you die while insured.

This is for your beneficiaries and executor in settling your will and estate so that your probate and non-probate assets can be transferred to your heirs. Services include:

- Probate help to manage the legal process of paying your bills and completing your affairs
- Preparation of documents and representation at court proceedings
- Completion of forms and correspondence for transferring non-probate assets, such as proceeds from insurance policies, joint bank and stock accounts, and a residence
- Associated tax filings

Legal Assistance services are also available to the estate of your spouse or domestic partner if he or she dies while you are insured.

Participating Attorney. All eligible legal fees are covered *in full* when you use a participating attorney. You have no claim form to complete, and your attorney handles the paperwork. For services not covered by this plan, the attorney quotes legal fees in advance.

Non-participating Attorney. If you use a non-participating attorney, submit a claim form and receive reimbursement for covered services according to a fee schedule. You are responsible for any attorney's fees that exceed your reimbursed amount.

Exclusions include tax planning; some conflict-of-interest matters; certain disputes and contests; expenditures such as court costs, filing and witness fees, judgments, and fines; and frivolous and unethical matters.

These legal services are arranged and administered by Hyatt Legal Services, a MetLife company. To ask questions or to access these services, contact Hyatt directly at 800-821-6400, weekdays 8:00am–7:00pm ET.

This summary of *Life for Life* highlights its major features. Complete terms are governed by the group policy Customer #156129, issued by Metropolitan Life Insurance Company, New York, NY 10166 to Collegiate Alumni Trust II. Details of policy provisions are in the Certificate provided to each insured person.

Licensed agents (varies by state): Meyer and Associates; Meyer and Associates, Inc.; Ann L. Meyer; Barbara G. Meyer;
AR: #245222; #8347701; #0100103218 CA: #0780003; #0L08615; #0705020
MN: #40485859; #20008018; #40395463 OK: #100253995; #148762;
#100100557 TX: #1919875; #1678914; #1946981

Another *Life for Life* Plan is Available

The core of this *Life for Life* plan is
10-year term insurance.

A nearly identical plan, but with a
20-year term, is also available to
those under age 65 whose need
for coverage is longer.

Call for information or visit
AlumL4L.com.

QUESTIONS?

info@AlumL4L.com

800-635-7801

Weekdays 8:30am – 6:00pm ET

AlumL4L.com

MIB PRE NOTICE Information regarding your insurability will be treated as confidential. Metropolitan Life Insurance Company ("MetLife") or its reinsurers may, however, make a brief report thereon to MIB, Inc., a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its Members. If you apply to another MIB Member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information in its file.

Upon receipt of the request from you MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901. If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400 Braintree, MA 02184-8734.

MetLife, or its reinsurers, may also release information in its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

Other Coverages Available Through the Insurance Program

Life Insurance

- 20-year term*
- Annually renewable term
- Term to age 95
- Term for minor children*
- Accidental death*

Health Insurance

- Individual major medical
- Short term medical
- Long term care

Travel Insurance

- Travel medical
- Trip protection

Property and Casualty Insurance

- Auto and Motorcycle
- Home and Renters
- Boat and RV

Other Insurance

- Special events
- Pets

QUESTIONS?

info@AlumL4L.com

800-635-7801

Weekdays

8:30am – 6:00pm ET

AlumL4L.com

Administrator:

M&A Meyer
and Associates
18 Washington Avenue
Chatham, NJ 07928

* These coverages are underwritten by Metropolitan Life Insurance Company. Other coverages are underwritten by various insurance carriers who are not affiliated with Metropolitan Life Insurance Company. Please contact Meyer and Associates for details.

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