

**Group Term Life and AD&D Insurance for:
California Association of REALTORS®
Effective: June 1st 2009**

Build Your Benefit: With MetLife's Term Life insurance, your association gives you the opportunity to buy valuable life insurance coverage at affordable group rates.

	Member/Employee Benefit
Insurance Schedules	<u>Option 1:</u> Flat \$25,000
	<u>Option 2:</u> Flat \$50,000
Non Medical Maximum	\$50,000
Non Medical Maximum – Age 70 or Over	\$50,000
Overall Benefit Maximum	\$50,000
AD&D	Duplicates Life Option

Any purchase or increase in benefits, which does not take place within 31 days of member's/employee's eligibility effective date is subject to evidence of insurability. Coverage is subject to the approval of MetLife.

Did You Know?

Many people who know they need more life insurance - estimated at 48 million American households, will not take action¹

IMPORTANT NEWS! C.A.R. Members who currently have \$25,000 of life insurance coverage have an opportunity to buy the additional \$25,000 on a guaranteed issue basis through the June 2009 Open Enrollment.



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Metropolitan Life Insurance Company, 200 Park Ave., New York, NY 10166

¹ *Trillion Dollar Baby. The Sales Potential of the Underinsured Life Market, LIMRA International, 2005*