

Group Term Life and AD&D Insurance for: California Association of REALTORS®

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
Overall Benefit Maximum	\$50,000
AD&D	Duplicates Life Option
Member or Employee Contribution	100%

Life Insurance coverage is guaranteed for new members or W-2 employees of C.A.R. members who enroll during their initial eligibility period (between their 60th and 120th day of C.A.R. Membership or employment date) and who have not been hospitalized within 90 days of making application. Any purchase of benefits which does not take place within 31 days of member's/employee's eligibility effective date is subject to evidence of insurability. If hospitalized within 90 days of making application, evidence of insurability will be required. Affiliate members are not eligible for guaranteed life coverage but may apply for coverage with evidence of insurability. If evidence of insurability is required, coverage is not guaranteed. 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



L12071548(exp1109)(All States)(DC, GU, MP, PR, VI)
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