

LIFE  
FOR  
LIFE

**Life insurance for**

**your entire lifetime**

# ***Life for Life*<sup>®</sup>** **means...**

...life insurance for your entire lifetime. First, you have term life insurance, which is typically the least expensive life insurance, as it is pure insurance with no savings component.

Later, when your term life concludes, you can convert to individual, permanent life insurance that allows your coverage to continue for as long as you choose.

This plan was designed for alumni/ae and their families, and it is not available to the general public. *Life for Life* has distinctive features that you are unlikely to find elsewhere.



# HIGHLIGHTS

## Lots of choices

Insurance amounts from \$100,000 to \$2 million.

## Choice of duration

10 years or 20 years.

## Collegiate Alumni Life Calculator (CALC)

A free, confidential, online tool to help you answer the question, "How much insurance do I need?" Visit [AlumL4L.com/CALC](http://AlumL4L.com/CALC)

## Attractive rates per \$1,000 of insurance

Additionally, rates are lower for higher amounts of insurance.

## Automatic Benefit Increases

While you are under age 60, your insurance can increase by 10% during each of the first 10 years, even if your health declines and you become uninsurable.<sup>1</sup> This is a major feature of *Life for Life*.

## No automatic reduction

in your insurance amount as you age.

## Your family members may apply

for insurance—even if you do not.

**973-635-9750**

**Weekdays 8:30am-6:00pm ET**

# SUMMARY

## Who may apply?

Alumni/ae, students, faculty and staff may apply, as well as eligible family members—even if you do not apply: spouses, domestic partners, parents, children, and siblings (in NY: spouses and domestic partners).

## How does *Life for Life* work?

- **20-Year Period.** You may apply for term insurance 20 years at a time. Near the end of 20 years, you may request coverage for another 20 years. To qualify, you submit new evidence of insurability each time you request a new 20-Year Period.

You may re-apply until age 65, which means that insurance in a final 20-Year Period may continue to as late as age 85.

The foundation of *Life for Life* is 20-year term insurance. If your need is much shorter, until age 75 you may request a 10-year plan.

- **Extended Period.** If you do not qualify for another 20-Year Period, coverage automatically moves to the Extended Period, regardless of your health. You are guaranteed the right to continue this term insurance until age 75.

Premiums are higher, sometimes notably so, than if you were insured for another 20-Year Period, but the mere availability of coverage can provide protection, even if you have become uninsurable.



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

## How can I increase my coverage?

- **Automatic Benefit Increases (ABIs).** ABIs set this plan apart and are reason alone to apply. Chances are you will not find ABIs in other group or individual policies.

In each of the first 10 years while you are under age 60, your insurance amount can automatically increase by 10%. That allows your initial coverage to double gradually over 10 years (up to \$2 million), even if your health declines.<sup>1</sup>

The purposes of ABIs are (1) to meet your mounting financial needs and (2) to address the effects of inflation.

- **Request an increase.** You may apply for more insurance at any time.

<sup>1</sup> Subject to the “normal activities” provision as defined at [AlumL4L.com](http://AlumL4L.com) under “When does my insurance begin?” and in your Certificate.





## How can my insurance be reduced?

You may reduce your insurance through a simple signed request. Your insurance is never reduced simply because you get older.

## How do I apply?

You should have more information before applying.

- **Go to [AlumL4L.com](http://AlumL4L.com).** There you will find premiums and details about the “Living Benefit,” how your application is evaluated, when insurance begins, insurance for minor children, legal services at no cost to you, an application form, and more.
- **Complete and submit an application.** Apply online or download a paper application.
- **Send no money.** Once your application is approved, you pay your first premium and receive your Certificate with the details of your coverage.

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## What's so special about *Life for Life*?

- **Automatic Benefit Increases (ABIs)** may be the most valuable feature you will see in any life insurance product.
- **Your coverage cannot be canceled** by anyone except you. Most group insurance plans allow several entities to cancel coverage, e.g., employer, association, insurance company.
- **It is portable** so you can keep this coverage regardless of changes in your employment or affiliation with a dues-paying association.

## The Solid Team Behind *LIFE FOR LIFE*

### The Sponsor

Your Alma Mater

### The Insurer

MetLife was founded in 1868 and has been one of the largest life insurers in the U.S. for decades. It now sells life insurance solely to employer groups and members of organizations.

### The Administrator

Meyer and Associates, now celebrating its 50th anniversary, designed *Life for Life*. M&A's exclusive business is insurance and other financially related services for collegiate alumni groups.

Really, that's all we do!

# Other Insurance Products

- *Life for Life* 10-Year Term
- **Annually Renewable Term**  
For smaller amounts and/or longer durations
- **Term to 95**
- **Term for Minor Children**
- **Accidental Death**
- **Accident, Critical Illness, and Hospital Indemnity**
- **Auto, Home, and Renters**
- **Travel Insurance and Protection**
- **Long Term Care**
- **Long Term Disability**
- **Pets**

This is a synopsis of *Life for Life's* major features. Insurance is provided by Metropolitan Life Insurance Company, New York, NY, through group policy #156129 issued to Collegiate Alumni Trust II and in NY #228027 to New York Collegiate Alumni Trust II. They contain complete provisions, including exclusions, limitations, and terms for keeping insurance in force. Visit [AlumL4L.com](http://AlumL4L.com) for more details.

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## Administrator



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