MetLife | Term Life Insurance

Get the facts about life insurance.



Four in 10 insurance owners say they wish they purchased coverage at a younger age.[1]



of Americans say their household would face **financial hardship** in the event of unexpected death.[2]

Consider these average policy costs for a healthy 35-year-old:

$50k
in coverage

Estimated cost
$3 – $4 per month[3]

That's nearly the cost of a latte.[4]



$250k
in coverage

Estimated cost
$13 – $20 per month[3]

That's about the price of a streaming service.[4]



$500k
in coverage

Estimated cost
$25 – $40 per month[3]

That's one month at a fitness center.[4]





If you have a spouse, domestic partner, children or aging parents who depend on you, life insurance is a valuable protection and may be more reasonable than you think.

Do you have the right amount of protection?

Even with employer-paid life insurance, it may not be enough for your needs.

Life Insurance provides additional financial security for your loved ones in the event you are no longer around to earn a paycheck. Appropriate coverage can help replace that lost paycheck and help your loved ones maintain their standard of living.

You should also keep in mind that insurance needs may increase as your life changes, and you may have more to protect—for example, getting married, starting a family or purchasing a home.

A premature death is likely to exert a major or devastating impact on financial security, lifestyle and general savings.[5]

10x
Annual Income



Experts recommend a coverage amount equal to at least 10 years of your income.[6]

Scan to calculate life insurance coverage that fits you.

Why should you get life insurance through work?



You get competitive[7] group rates and a wide range of coverage options to choose from.



Proceeds are generally income tax-free and can be paid to your beneficiary in a lump sum payment.



You'll enjoy the convenience of having premiums automatically deducted from your paycheck.

Enroll in Supplemental Life Insurance During annual enrollment

Questions? Call MetLife Customer Service.
1-800-GET-MET8 (1-800-438-6388)

1. 10 FACTS About Life Insurance That Might Surprise You, LIMRA. 2022 1170-2022 HPOF September 10 Facts About Life Ins. Surprise You_Infographic_an_v1 (limra.com).
2. Facts about Life 2023, LIMRA.
3. Based upon internal MetLife calculation.
4. https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States. Accessed January 2023.
5. MetLife's 2020 Study of the Financial Impact of Premature Death.
6. Forbes "How Much Life Insurance Do You Need," https://www.forbes.com/advisor/life-insurance/how-much-life-insurance-do-you-really-need/ Jan 18, 2023.
7. Cost of insurance rates are determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It's important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details

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