

# Facts & Stats

**55%** of employees see life insurance as a **must-have benefit**.<sup>1</sup>

**63%** of employees worry about having financial security for their family in the event of their premature death.<sup>2</sup>

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

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

**\$50,000** in coverage  
estimated cost \$3-4 per month<sup>5</sup>



that's 2 packs of gum!<sup>4</sup>

**\$250,000** in coverage  
estimated cost \$13-20 per month<sup>5</sup>



that's a movie ticket and popcorn!<sup>4</sup>

**\$500,000** in coverage  
estimated cost \$25-40 per month<sup>5</sup>



that's a small cup of coffee each weekday!<sup>4</sup>

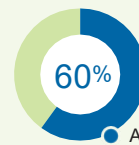
### Do you have the right amount of protection?

Even if you have employer-paid life insurance, it may not be enough for your needs. Optional 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 family maintain its standard of living.

You should also keep in mind that insurance needs may increase as your life changes, because 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.<sup>3</sup>



X

Number of years to retirement



Annual Income

MetLife believes that **60%** of annual income times years to retirement gives you a reasonable estimate of the amount of life insurance you should have.<sup>5</sup> Check out our calculator tool on [www.metlifeeasier.com](http://www.metlifeeasier.com) to evaluate your unique coverage needs.

### What you need to know about getting life insurance at work:

- You get competitive 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 will have the convenience of having premiums automatically deducted from your paycheck.

**Enrollment period: April 1 – April 30, 2021.**

To learn more and enroll, visit [www.metlife.com/USMD](http://www.metlife.com/USMD) to log in to the GIS / Boon Chapman platform and apply for coverage.



1. MetLife 18th Annual U.S. Employee Benefit Trends Study 2020.
2. MetLife 17th Annual U.S. Employee Benefit Trends Study 2019.
3. MetLife's 2015 Study of the Financial Impact of Premature Death.
4. Based on MetLife research of national average costs at national retail chains.
5. Based upon internal Metlife calculation.

**metlife.com**

---

Nothing in these materials is intended to be advice for any particular situation or individual. Like most group life insurance policies, MetLife group policies contain certain exclusions, limitations, exceptions, reductions, waiting periods and terms for keeping them in force. Please contact MetLife for costs and complete details. You may find these provisions in your insurance certificate.

MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form# GPNP99.



**Metropolitan Life Insurance Company** | 200 Park Avenue | New York, NY 10166

L0121010516[exp0123][All States][DC, GU, MP, PR, VI] © 2021 MetLife Services and Solutions, LLC