

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 | Option 1: Flat \$25,000 Option 2: 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 and who have not been hospitalized within 90 days of making application. The initial eligibility period for a new member or employee is within 31 days of becoming eligible. Members/employees become eligible on the first of the month following one month of membership or full time employment.

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.



Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.