

One-Year Term Rates



This chart provides current premium rates per \$1,000 of insurance protection charged by Metropolitan Tower Life Insurance Company (MTL) and Metropolitan Life Insurance Company (MLIC) for initial issue one-year term life insurance available to all standard risks.

	MTL	MLIC*
Policy Name	One-Year Term	Level One-Year Term
Form Number	1N0YT	53R-87
Issue Ages	15–85, Non-renewable	21–85, Renewable for five years
Minimum Size	\$25,000	\$50,000
Premiums	Standard, unisex, rates vary by issue age. Premiums must be paid annually.	Standard, unisex, rates vary by issue age. Premiums must be paid annually.
Convertibility	Non-convertible	Non-convertible
Riders	None	None
Commissions	None	None

*NOTE — MLIC Level One-Year Term is a different product than MetLife One Year Term (OYT). As of 2017, MLIC no longer issues MetLife OYT.

For Producer, Broker/Dealer and Public Use. These Rates Are Available to All Standard Risks.

Rates per thousand of face amount

Attained Age	MTL	MLIC	Table 2001 Rates
0	N/A	N/A	0.70
1	N/A	N/A	0.41
2	N/A	N/A	0.27
3	N/A	N/A	0.19
4	N/A	N/A	0.13
5	N/A	N/A	0.13
6	N/A	N/A	0.14
7	N/A	N/A	0.15
8	N/A	N/A	0.16
9	N/A	N/A	0.16
10	N/A	N/A	0.16
11	N/A	N/A	0.19
12	N/A	N/A	0.24
13	N/A	N/A	0.28
14	N/A	N/A	0.33
15	0.55	N/A	0.38
16	0.55	N/A	0.52
17	0.55	N/A	0.57
18	0.55	N/A	0.59
19	0.55	N/A	0.61
20	0.55	N/A	0.62
21	0.55	0.60	0.62
22	0.55	0.60	0.64
23	0.55	0.60	0.66
24	0.55	0.60	0.68
25	0.55	0.60	0.71
26	0.55	0.60	0.73
27	0.55	0.60	0.76
28	0.55	0.60	0.80
29	0.55	0.60	0.83
30	0.55	0.60	0.87
31	0.55	0.60	0.90
32	0.55	0.60	0.93
33	0.55	0.60	0.96
34	0.55	0.60	0.98
35	0.55	0.60	0.99
36	0.55	0.60	1.01
37	0.55	0.60	1.04
38	0.55	0.60	1.06
39	0.55	0.60	1.07
40	0.57	0.61	1.10

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Rates per thousand of face amount

Attained Age	MTL	MLIC	Table 2001 Rates
41	0.61	0.66	1.13
42	0.66	0.69	1.20
43	0.71	0.74	1.29
44	0.78	0.80	1.40
45	0.84	0.85	1.53
46	0.92	0.90	1.67
47	1.00	0.96	1.83
48	1.07	1.03	1.98
49	1.15	1.10	2.13
50	1.22	1.18	2.30
51	1.30	1.26	2.52
52	1.37	1.35	2.81
53	1.48	1.45	3.20
54	1.60	1.56	3.65
55	1.73	1.67	4.15
56	1.88	1.86	4.68
57	2.03	2.06	5.20
58	2.13	2.27	5.66
59	2.23	2.48	6.06
60	2.32	2.73	6.51
61	2.42	3.01	7.11
62	2.52	3.35	7.96
63	2.80	3.77	9.08
64	3.11	4.25	10.41
65	3.45	4.79	11.90
66	3.83	5.25	13.51
67	4.25	5.73	15.20
68	4.68	6.23	16.92
69	5.16	6.76	18.70
70	5.68	7.36	20.62
71	6.24	8.01	22.72
72	6.84	8.74	25.07
73	7.48	9.56	27.57
74	8.19	10.43	30.18
75	8.97	11.37	33.05
76	9.84	12.87	36.33
77	10.79	14.10	40.17
78	11.84	15.40	44.33
79	12.98	16.77	49.23
80	14.21	18.24	54.56

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Rates per thousand of face amount			
Attained Age	MTL	MLIC	Table 2001 Rates
81	15.53	23.38	60.51
82	16.92	30.09	66.74
83	18.41	34.46	73.07
84	20.03	39.24	80.35
85	21.82	44.49	88.76
86	N/A	N/A	99.16
87	N/A	N/A	110.40
88	N/A	N/A	121.85
89	N/A	N/A	133.40
90	N/A	N/A	144.30
91	N/A	N/A	155.80
92	N/A	N/A	168.75
93	N/A	N/A	186.44
94	N/A	N/A	206.70
95	N/A	N/A	228.35
96	N/A	N/A	250.01
97	N/A	N/A	265.09
98	N/A	N/A	270.11
99	N/A	N/A	281.05

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MTL One-Year Term is issued by Metropolitan Tower Life Insurance Company, Lincoln, NE 68516. MLIC Level One-Year Term Life is issued by Metropolitan Life Insurance Company, New York, NY 10166. Both are MetLife companies.

1703 795960 L0517494861[0519][All States][GU,MP] © 2018 MetLife Services and Solutions, LLC

