

# One-Year Term Rates



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

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

Rates per thousand of face amount			
Attained Age	Gen Am	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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MetLife, its affiliates and representatives do not provide tax advice. Customers should confer with their qualified legal and tax advisors for such advice including whether to use our rates or Table 2001 rates when computing the imputed income associated with certain split dollar arrangements and life insurance owned inside a qualified plan.

GenAm One-Year Term is issued by General American Life Insurance Company, St. Louis, MO 63128. MLIC Level One-Year Term Life is issued by Metropolitan Life Insurance Company, New York, NY 10166.

