

Life FOR Life

Life insurance for

your entire lifetime

***Life for Life®* means...**

...life insurance for your entire lifetime. First, you have term life insurance, which is typically the least expensive life insurance, as it is pure insurance with no savings component.

Later, when your term life concludes, you can convert to individual, permanent life insurance that allows your coverage to continue for as long as you choose.

This plan was designed for alumni and their families, and it is not available to the general public. *Life for Life* has distinctive features that you are unlikely to find elsewhere.

Highlights

- **Lots of choices**

Insurance amounts from \$100,000 to \$2 million.

- **Choice of duration**

10 years or 20 years.

- **Collegiate Alumni Life Calculator (CALC)**

A free, confidential, online tool to help you answer the question, "How much insurance do I need?" Visit AlumL4L.com/CALC

- **Attractive rates per \$1,000 of insurance**

Additionally, rates are lower for higher amounts of insurance.

- **Premiums that start lower**

Rates start lower and increase as you enter new age brackets, so you're not overpaying in early years.

- **Automatic Benefit Increases**

While you are under age 60, your insurance can increase by 10% during each of the first 10 years, even if your health deteriorates.¹ This is a major feature of *Life for Life*.

- **No automatic reduction**

in your insurance amount as you age.

- **Your family members may apply**

for insurance—even if you do not.

¹Subject to the "normal activities" provision as defined at AlumL4L.com under "When does my insurance begin?" and in your Certificate.

Learn More

MeyerAndAssoc.com/life-for-life

973-635-9750 (Weekdays 8:30-6:00 pm ET)

Hello@MeyerAndAssoc.com

Who may apply?

Alumni, students, faculty, and staff may apply, as well as eligible family members—even if you do not apply: spouses, domestic partners, parents, children, and siblings (for residents of NY: spouses and domestic partners only).

How does *Life for Life* work?

- **20-Year Period.** You may apply for term insurance 20 years at a time. Near the end of 20 years, you may request coverage for another 20 years. To qualify, you submit new evidence of insurability each time you request a new 20-Year Period.

You may re-apply until age 65, which means that insurance in a final 20-Year Period may continue to as late as age 85.

The foundation of *Life for Life* is 20-year term insurance. If your need is much shorter, you may request a 10-year plan until age 75.

- **Lifetime Option.** When your term insurance concludes, you may convert your coverage to permanent insurance, regardless of your health.

How can I increase my coverage?

- **Automatic Benefit Increases (ABIs).**

ABIs set this plan apart and are reason alone to apply. Chances are you will not find ABIs in other group or individual policies.

In each of the first 10 years while you are under age 60, your insurance amount can automatically increase by 10%. That allows your initial coverage to double gradually over 10 years (up to \$2 million), even if your health declines.¹

The purposes of ABIs are (1) to meet your mounting financial needs and (2) to address the effects of inflation.

- **Request an increase.**

You may apply for more insurance at any time.

How can my insurance be reduced?

You may reduce your insurance through a simple signed request. Your insurance is never reduced simply because you get older.

What's so special about *Life for Life*?

- **Automatic Benefit Increases (ABIs)** may be the most valuable feature you will see in any life insurance product.
- **Your coverage cannot be canceled** by anyone except you. Many group insurance plans allow several entities to cancel coverage, e.g., employer, association, or insurance company. This coverage cannot be canceled by anyone except you as long as the Collegiate Alumni Trust continues the policy.
- **It is portable** so you can keep this coverage regardless of changes in your employment or affiliation with a dues-paying association.

Convenient and More Affordable than You May Think

Go online to learn more about:

- Lifetime coverage option
- Living benefit (for terminal illness)
- Automatic premium payment options
- Free quote calculator for both 10- and 20-year term
- Life insurance "needs" calculator
- Legal services

How do I apply?

- **MeyerAndAssoc.com/life-for-life** to apply online or to download a paper application.
- **Complete and submit an application.**
- **Send no money.** Once your application is approved, you pay your first premium and receive your Certificate with the details of your coverage.

The Solid Team **Behind *Life for Life***

THE SPONSOR

Your Alma Mater

THE INSURER

MetLife was founded in 1868 and has been one of the largest life insurers in the U.S. for decades. It now sells life insurance solely to employer groups and members of organizations.

THE ADMINISTRATOR

Meyer and Associates, now in business for over 50 years, designed *Life for Life*. M&A's exclusive business is insurance and other financially related services for collegiate alumni/ae groups.

Advisory Services

Available at no cost to you.
Assistance with complex products, like long term disability and long term care insurance, as well as tricky situations, like securing coverage despite chronic health issues.

This is a synopsis of *Life for Life's* major features. Insurance is provided by Metropolitan Life Insurance Company, New York, NY, through group policy #156129 issued to Collegiate Alumni Trust II and in NY #228027 to New York Collegiate Alumni Trust II.

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Like most group 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 refer to this brochure and visit AlumL4L.com for more details. Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice.

Licensed agents (varies by state):
Ann L. Meyer: AR Insurance License #8347701; CA Insurance License #0L08615; Meyer and Associates: AR Insurance License #0100103218; CA Insurance License #0705020.

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