

MetLife GUL Rate Table

Employee		Spouse	
Bi-weekly/\$10K		Bi-weekly/\$10K	
Age	Active/Retiree	Age	Active/Retiree
18-27	0.383	18-26	0.554
28-32	0.415	27	0.600
33-37	0.448	28-34	0.646
38	0.544	35	0.692
39	0.544	36-38	0.738
40	0.609	39	0.784
41	0.642	40	0.830
42	0.706	41	0.923
43	0.738	42	0.969
44	0.803	43	1.015
45	0.868	44	1.107
46	0.932	45	1.200
47	1.029	46	1.246
48	1.126	47	1.477
49	1.223	48	1.569
50	1.352	49	1.754
51	1.482	50	1.892
52	1.643	51	2.077
53	1.772	52	2.261
54	1.934	53	2.446
55	2.095	54	2.630
56	2.763	55	2.861
57	2.515	56	3.138
58	2.742	57	3.369
59	2.935	58	3.646
60	3.129	59	4.477
61	3.323	60	4.846
62	3.614	61	5.215
63	3.904	62	5.630
64	4.228	63	6.046
65-69	4.518	64	6.507
70-74	4.426	65-69	7.154
75-84	11.146	70-74	7.062
85-94	23.908	75-84	14.308
95-99	49.528	85-94	34.246
		95-99	70.754

How to calculate your Employee & Spouse Life and AD&D Insurance Bi-weekly Cost:

Example: 40-year applying for \$200,000 of coverage.

Steps	Example	Calculate for Yourself
A. Find your age-based rate in the chart above:	\$0.609	\$ _____
B. Choose how much coverage you are applying for:	\$200,000	\$ _____
C. Divide that coverage amount by 1,000	\$200 (\$200,000/ 10,000)	\$ _____
D. Multiply A x C for estimated Bi-weekly Cost:	\$12.18	\$ _____

Questions? Contact a GUL Specialist at (800)756-0124, Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.