

Supplemental Term Life Plan Design for: Alliance of Christian Organizations Effective Date: April 01, 2006

Build Your Benefit With MetLife's Supplemental Term Life insurance, your employer gives you the opportunity to buy valuable life insurance coverage for yourself, your spouse and your dependent children -- all at affordable group rates.

Insurance Schedules	Employee	Spouse & Child	
	Increments of \$10,000	Spouse ¹ Increments of \$5,000	Child ² Flat Amount: \$1,000, \$2,000, \$4,000, \$5,000, or \$10,000
Non Medical Maximum	The lesser of 5 times Your Basic Annual Earnings, or \$100,000	\$25,000	\$10,000
Overall Benefit Maximum	The lesser of 5 times Your Basic Annual Earnings, or \$500,000	\$100,000	\$10,000
AD&D	No	No	No
Employee Contribution	100%	100%	100%

Any purchase or increase in benefits, which does not take place within 31 days of employee's or dependent's eligibility effective date is subject to evidence of insurability.

To request coverage:

1. Choose the amount of employee coverage that you want to buy.
2. Look up the premium costs for your age group for the coverage amount you are selecting on the chart below.
3. Choose the amount of coverage you want to buy for your spouse. Again, find the premium costs on the chart below. Note: Premiums are based on your age, not your spouse's.
4. Choose the amount of coverage you want to buy for your dependent children. The premium costs for each coverage option are shown below.
5. Fill in the enrollment form with the amounts of coverage you are selecting. To request coverage over the non-medical maximum, please see your Human Resources representative for a medical questionnaire that you will need to complete. Remember, you must purchase coverage for yourself in order to purchase coverage for your spouse or children.

Employee Age	Employee & Spouse Coverage -- Monthly Premium For:						
	\$1,000	\$10,000	\$20,000	\$40,000	\$50,000	\$100,000	
Under 30	\$0.07	\$0.70	\$1.40	\$2.80	\$3.50	\$7.00	
30-34	\$0.09	\$0.90	\$1.80	\$3.60	\$4.50	\$9.00	
35-39	\$0.13	\$1.30	\$2.60	\$5.20	\$6.50	\$13.00	
40-44	\$0.19	\$1.90	\$3.80	\$7.60	\$9.50	\$19.00	
45-49	\$0.30	\$3.00	\$6.00	\$12.00	\$15.00	\$30.00	
50-54	\$0.49	\$4.90	\$9.80	\$19.60	\$24.50	\$49.00	
55-59	\$0.86	\$8.60	\$17.20	\$34.40	\$43.00	\$86.00	
60-64	\$1.23	\$12.30	\$24.60	\$49.20	\$61.50	\$123.00	
65-69	\$1.82	\$18.20	\$36.40	\$72.80	\$91.00	\$182.00	
70+	\$3.54	\$35.40	\$70.80	\$141.60	\$177.00	\$354.00	

Dependent Child Coverage Monthly Premium For:	
\$1,000	\$0.20
\$2,000	\$0.40
\$4,000	\$0.80
\$5,000	\$1.00
\$10,000	\$2.00

Due to rounding, your actual payroll deduction amount may vary slightly.

1 Spouse amount cannot exceed 50% of the employee's Supplemental Life benefit.

2 Cannot exceed spouse amount.

Coverage is subject to the terms of your group policy certificate.

Metropolitan Life Insurance Company, 200 Park Ave., New York, NY 10166

