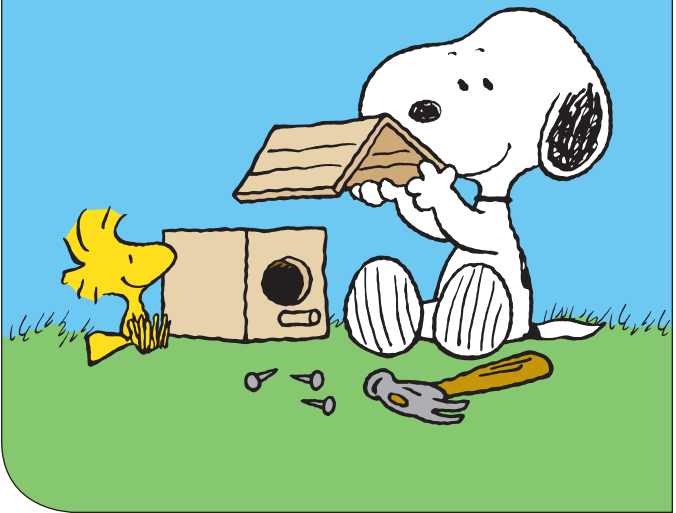


MAY 2013

# The Condensed Underwriting Guide

## MetLife



Life Underwriting  
at MetLife.

*Competitive. Responsible.*

The Condensed Underwriting Guide is designed to offer you an easy-to-use, concise summary of the MetLife Underwriting Guidelines. The complete underwriting guidelines can be found in the online Life Underwriting Guide.

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All underwriting guidelines are subject to change. Individual case circumstances may cause changes or additional requirements to be ordered.

**For Producer or Broker/Dealer Use Only. Not for Public Distribution.**

## Application Submission

MetLife now has multiple application processes to meet your client's needs and schedule. Keep in mind that you should be proposing a product and amount of coverage based on your client's financial needs and not solely to qualify for a specific underwriting process.

## Traditional Underwriting

You complete the paper version of the Enterprise Application with your client, who is then considered using traditional underwriting requirements to offer the most competitive premium class available based on his or her insurability. The majority of this guide discusses the requirements and underwriting considerations used as part of the traditional underwriting process.

## Traditional Underwriting With the Tele-Application Process

Focus your efforts on meeting your client's insurance needs and let our call center focus on the field medical underwriting for you. Complete an Express Order Ticket/quikMet/ERF and the call center will contact your client to complete the traditional Enterprise application using the eConsent signature.

Since the Call Center will collect complete and specific details of your client's health history, the traditional age and amount guidelines are modified for ages 69 and below to require a simple paramed in lieu of any full paramed exam as noted on pages 4 and 5. All other requirements and considerations in this guide would apply to Tele-Applications.

## Rapid eUnderwriting

Rapid eUnderwriting is MetLife's innovative electronic underwriting process available through Direct Distribution directly to the consumer. The process uses a specific application and priced product that results in an underwriting decision that is not transferrable to a traditionally underwritten policy.

The regular age and amount requirements contained in this guide do not apply to Rapid eUnderwriting.

Since Rapid eUnderwriting is fully automated and no blood, urine or physical measurements collected, there are some impairments and non-medical risks that will generally result in a decline.

## Policy State and Application Forms

The application and policy state are generally based on the state of residence of the policy owner. There are circumstances when an alternate policy issue state may be appropriate (e.g. owner lives or is domiciled in a state other than the insured). Talk with your underwriter before submitting an application with an alternate state. You must be licensed and appointed in the state in which the application is signed and the risk-resident state, if different. (Risk-resident jurisdictions are listed in The Life Underwriting Guide.)

For new business and all conversions	The application is based on the owner's current residence state.
For changes to existing inforce policy	The application is based on the original issue state of the policy, regardless of the current residence of the owner.

HIV Informed Consent forms, if needed, as well as certain state specific forms, are based on the proposed insured's residence state.

## Telephone Surveys — Consumer Reports

*During the application process, prepare clients to expect a Personal History Interview phone call.*

**Personal History Interview (PHI)** — At age 70 and above, a routine PHI will be scheduled to collect certain underwriting information for applications with face amounts of \$1,000,001 through \$5,000,000 inclusive. Based on the proposed insured's non-medical or medical risk factors, the underwriter may request a tele-interview for cause. Based on individual circumstances, the interview will be limited to the specific risk factors that require additional clarification to be appropriately considered. Where the insured is the owner, the PHI (there will be only one contact with your customer) will include required compliance questions. Where the owner is not the insured, a post-issue written QA survey will be mailed to the owner.

**Consumer Reports** — An Electronic Inspection Report (EIR) and Credit Report (for personal insurance cases) or Comprehensive Business Report and Business Credit Report (for business cases) are required for financial underwriting amounts greater than \$5 million where the issue age is between 18-69, or for amounts greater than \$500,000 where the issue age is 70 and higher.

## Tobacco Use Guidelines

*For Elite Plus, Preferred Plus, Elite, Standard Plus, Preferred Nonsmoker and Preferred Smoker, proposed insureds must meet all other criteria. Cigars, pipes and smokeless tobacco with negative urine specimen qualify for nonsmoker rates. However, Standard Plus and Preferred Nonsmoker are generally the best available classes. Regardless of admission of cigarette smoking or use of tobacco or nicotine substitutes, appropriate smoker class will be assigned when urine is positive for nicotine.<sup>1</sup>*

### **Elite Plus, Preferred Plus or Elite (Nonsmoker) —**

No tobacco (in any form) or nicotine substitute use (e.g., nicotine patch, gum, nasal spray or via electronic cigarette) within five years (60 months) of application and urinalysis negative for nicotine. Celebratory cigars (no more than four per year), with negative nicotine test, qualifies for Preferred Plus and Elite, not Elite Plus.

**Standard Plus, Preferred Nonsmoker —** No cigarette smoking or use of nicotine substitutes within 24 months of application and urinalysis negative for nicotine. Alternate forms of tobacco use (cigar, pipe or smokeless tobacco) currently or in the past and urinalysis negative for nicotine.

**Preferred Smoker —** Cigarette smoking or use of tobacco substitutes currently or within 12 months of application or a urinalysis positive for nicotine. Cigarette smoking in the past 13 to 24 months may qualify for Standard Nonsmoker.

**Standard or Substandard Nonsmoker<sup>1</sup> —** Average or impaired risk, no cigarette smoking or use of nicotine substitutes within 12 months of application. Tests negative for nicotine or no testing required.

**Standard or Substandard Smoker<sup>1</sup> —** Average or impaired risk, cigarette smoking or use of nicotine substitutes within 12 months of application or a urinalysis positive for nicotine.

When considering inforce business for change from smoker rates to nonsmoker rates in current classification or better, the insured must qualify for the better premium rate in effect at the time of the better class change request in all aspects, not just tobacco use.

1. For Juvenile Standard and Juvenile Substandard (ages 0–17), tobacco use guidelines are not applicable and premium rates make no distinction for cigarette smoking or tobacco use.

# Medical Underwriting Requirements

(See pages 1 and 2 for variations based on type of application submitted.)

Ages <sup>1</sup> >15	15-17	18-40 <sup>2</sup>
Up to \$99,999	Non-Medical	Non-Medical <sup>3</sup>
\$100,000 to \$249,999	Non-Medical	Non-Medical Blood with Urine Specimen
\$250,000 to \$999,999	Non-Medical	Simple Paramed Blood with Urine Specimen
\$1,000,000	Non-Medical	Paramed Blood with Urine Specimen
\$1,000,001 to \$2,500,000	Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen
\$2,500,001 to \$4,999,999	Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen
\$5,000,000	Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen
\$5,000,001 to \$10,000,000	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
Over \$10,000,000	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen

## Notes to Table

- Requirements are based on age at nearest birthday. Ages 0 through 14 are non-medical.
- If a Tele-Application is completed for proposed insureds ages 69 and below, a simple paramed will be done in lieu of a full paramed. A full paramed exam is still required at ages 70 and up.

*Based on the proposed insured's medical history, additional requirements may need to be ordered beyond those listed in the table above.*

- All urine specimens obtained without a full blood specimen will be tested for HIV. Urine HIV testing is routinely required at ages 18 and older when the total amount inforce and applied for within 12 months is \$50,001-\$99,999 in the following jurisdictions: DC, DE, FL, GA, MD, NJ, NY, PR, SC.

Survivorship Policies — Blood and urine specimens are required for both insureds. The remaining medical requirements will be ordered on each proposed insured based on one-half the total policy amount.

All urine specimens obtained without a full blood specimen will be tested for HIV.

41-50 <sup>2</sup>	51-60 <sup>2</sup>	61 and Over <sup>2</sup>
Non-Medical <sup>3</sup>	Simple Paramed <sup>3</sup> Urine Specimen	Simple Paramed <sup>3</sup> Urine Specimen
Simple Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen

### Types of Exams *(All examinations include a urine specimen.)*

- **Simple Paramedical (SPM)** — A limited exam to collect physical measurements and blood/urine specimens.
- **Full Paramedical (PM)** — A full exam collecting full health histories, blood/urine specimens, physical measurements and EKG, if needed.

### General Exam Procedures

#### Prepare your clients for the exam by advising them of the following:

- A valid government-issued photo ID as proof of identity will need to be shown to the examiner.
- For optimum specimen results, clients should fast for 8–12 hours before their appointment if a blood specimen will be taken.

#### Remind clients to also have available:

- Names and addresses of any physicians who have attended them, including their primary care physicians.
- Names of any prescriptions, over-the-counter drugs and herbal remedies they are taking.

## Routine Attending Physician Statement Guidelines

If your client has had a checkup/physical exam within 12 to 24 months, an APS may be ordered based on these age and amount thresholds. Underwriting may also order an APS for medical history.

Ages	Checkup within 12 Months	Checkup within 13-24 Months
0-14	\$500,000 and over	Not Applicable
15-50	\$1,000,001 and over	
51-60	\$500,001 and over	
61 and over	\$100,000 and over	\$100,000 and over

## Motor Vehicle Records (MVR)

For the following ages and amounts, driving records will be ordered routinely for all persons proposed for insurance.

Proposed Insured	Amounts
Ages 18-35	\$100,000 and over
Ages 36 and over	\$250,000 and over

## Routine Medical Care

Consideration for insurability and best class is based upon the assumption that clients demonstrate a pattern of routine medical care by a primary physician or health facility.



## **Underwriting Programs**

### **(Contact your Life New Business Underwriting Unit for additional information)**

**Term Conversions** — MetLife companies term policies are generally eligible for conversion to any approved enterprise permanent plan (excluding Private Placement, Premium Financing and COLI products) without evidence of insurability. For additional information, you may review the term insurance section on your field portal (Products > Life Insurance >Term).

**External Term Conversions** — Clients with a term policy from an approved company<sup>1</sup> may convert to a permanent plan of insurance, on a guaranteed issue basis, without evidence of insurability. (Not available to residents of New York. Product restrictions apply.)

**MetEdge** — MetEdge is a facultative reinsurance program designed to get you the best possible offer for your clients rated Table B or C for one or two minor impairments (some non-medical risks may also qualify) for a maximum coverage of \$10 million at ages 18 to 70, (maximum amounts are aggregate inforce and applied for). MetEdge is available for all individual life products, including Survivorship. Eligible cases are automatically sent to our participating reinsurer — you don't need to request this service. If our offer can't be improved by our reinsurer, our original offer remains available.

**(Details of the MetEdge Program can be found in The Life Underwriting Guide.)**

1. For a list of approved companies, see the Life Underwriting Guide on your producer portal.

## Criteria Guidelines

### Face amount of \$250,000 and over

**ELITE PLUS:** Ages 18-75 where available.

Criteria	Elite Plus
<b>Height and Weight</b>	Use Height and Weight tables on pages 14 and 15
<b>Blood Pressure</b> Ages 40 and under Ages 41-54 Ages 55-69 Ages 70 and over	130/80 or less 135/85 or less 140/85 or less 140/90 or less No medication within the last 12 months
<b>Blood and Urine Profile</b>	Some variances qualify
<b>Cholesterol</b> Age 54 and under Ages 55-69 Ages 70 and over	220/4.5 230/4.5 150-240/5.0 Current medication OK if acceptable level maintained for at least 12 months (all ages)
<b>Personal Health History</b> (Subject to documentation of good health)	No FEPs No history of diabetes May be available with some history of cardiovascular disease and certain cancers
<b>Aviation, Avocation, Occupation, Foreign Travel, Residence, FEPs</b>	No aviation except for non-ratable commercial pilots No ratable avocations, occupations or foreign travel Exclusion Riders acceptable where applicable No foreign residence, except Canada (excluding Alberta, British Columbia, Manitoba) No FEPs
<b>Driving History</b>	No DWI convictions within past 5 years Maximum of 1 moving violation within past 3 years
<b>Substance Abuse (Alcohol/Drugs)</b>	No history or treatment
<b>Family History</b> (Not applicable to Proposed Insureds age 66 and over)	No death from cardiovascular disease or cancer (some cancers may qualify) in parents prior to age 60 or in siblings prior to age 65  A "wellness" consideration may be allowed for proposed insured ages 50-65 to offset one early family history death due to cardiovascular disease or cancer
<b>Tobacco</b>	No use of nicotine (in any form) for past 60 months and negative nicotine test

### Table Acronyms:

DWI = Driving While Intoxicated

FEP = Flat Extra Premium

**PREFERRED PLUS:** Ages 18 -75 where available.

**ELITE:** Ages 18 -80 where available.

Preferred Plus/Elite
Use Height and Weight tables on pages 14 and 15
140/85 or less 140/85 or less 140/90 or less 145/90 or less No medication within the last 12 months
Some variances qualify
240/5.0 260/5.5 or 280/5.0 150-280/5.5 or 150-300/5.0 Current medication OK if acceptable level maintained for at least 12 months (all ages)
No FEPs No history of diabetes. May be available with some history of cardiovascular disease and certain cancers.
No aviation except for non-ratable commercial pilots No ratable avocations, occupations or foreign travel Exclusion Riders acceptable where applicable No foreign residence, except Canada (excluding Alberta, British Columbia, Manitoba) No FEPs
No DWI convictions within the past 5 years Maximum of 2 moving violation within past 3 years
No history or treatment in past 10 years
No death from cardiovascular disease or cancer (some cancers may qualify) in parents prior to age 60 or in siblings prior to age 65  A "wellness" consideration may be allowed for proposed insured ages 50-65 to offset one early family history death due to cardiovascular disease or cancer
No use of nicotine (in any form) for past 60 months and negative nicotine test

### Table Notes:

Other medical or non-medical risks not listed above may preclude consideration of the Preferred classes. Values listed in this chart represent the maximum allowable.

## Criteria Guidelines

### Face amount of \$100,000 and over

**STANDARD PLUS** (Nonsmoker) Ages 18-75 where available.

**PREFERRED** (Nonsmoker and Smoker) Ages 18-80 where available.

Criteria	Standard Plus Preferred NS/S
<b>Height and Weight</b>	Use Height and Weight tables on pages 14 and 15
<b>Blood Pressure</b> Ages 54 and under Ages 55-69 Ages 70 and over	145/90 or less 150/90 or less 155/90 or less Current medication acceptable for all ages
<b>Blood and Urine Profile</b>	Some variances qualify
<b>Cholesterol</b> Ages 54 and under  Ages 55-69  Ages 70 and over	260/6.0 or 280/5.5 280/6.5 or 300/6.0 150-300/7.0 or 150-310/6.5 Current medication acceptable (all ages)
<b>Aviation, Avocation, Occupation, Foreign Travel, Residence, FEPs</b>	Aviation, avocation, occupation, FEP's or Exclusion Rider acceptable. No FEPs for foreign travel, residence or medical risks
<b>Driving History</b>	No DWI convictions within past 5 years. Maximum of 2 moving violations within past 3 years
<b>Substance Abuse</b> (Alcohol/Drugs)	No history or treatment in past 10 years

## Criteria Guidelines

### Face amount of \$100,000 and over (continued)

Criteria	Standard Plus Preferred NS
<b>Personal Health History</b> (Subject to documentation of good health)	No FEPs No history of diabetes May be available with some history of cardiovascular disease and certain cancers
<b>Family History</b> (Not Applicable to Proposed Insureds age 66 and over)	No death from cardiovascular disease or cancer (some cancers may qualify) in immediate family member (parents or siblings) prior to age 60  A "wellness" consideration may be allowed for proposed insured ages 40-65 to offset one early family history death due to cardiovascular disease or cancer
<b>Tobacco</b>	No cigarettes and no tobacco substitutes in the past 24 months and negative nicotine test  Preferred Smoker is available with cigarette/ tobacco use currently or within the past 12 months or a positive nicotine test. Use 13-24 months ago with negative urine test may be Standard Nonsmoker

### Table Acronyms

DWI = Driving While Intoxicated

FEP = Flat Extra Premium

### Table Notes

Other medical or non-medical risks not listed above may preclude consideration for the Preferred classes. Values listed in this chart represent the maximum allowable.

## Criteria Guidelines

### Face amount of \$100,000 and over (continued)

**STANDARD** (Nonsmoker, Smoker, and Juvenile Standard)

Criteria	Standard
<b>Height and Weight</b>	Use Height and Weight tables on pages 14 and 15
<b>Blood Pressure</b> Ages 15-39 Ages 40-49 Ages 50 and over	160/90 or less 165/90 or less 170/90 or less Current medication acceptable for all ages
<b>Blood and Urine Profile</b>	Some variances qualify
<b>Cholesterol</b> Ages 0-44  Ages 45-65  Ages 66 and over	300 or less and Ratio 9.6 or less or Over 300 and Ratio 8.0 or less 350 or less and Ratio 9.6 or less or 351-400 and Ratio 8.0 or less 150-350 or less and Ratio 10.5 or less or 351-375 and Ratio 9.6 or less
<b>Personal Health History</b>	Average risk with or without an FEP, not substandard
<b>Aviation, Avocation, Occupation, Foreign Travel, Residence, FEPs</b>	FEPs acceptable. Exclusion Riders acceptable where available
<b>Driving History</b>	Average risk with or without an FEP, not substandard
<b>Substance Abuse</b> (Alcohol/Drugs)	No history or treatment in past 10 years
<b>Family History</b>	No death from Cardiovascular Disease or Cancer (some cancers may qualify) in immediate family member (parent or sibling) prior to age 60.
<b>Tobacco</b>	See Tobacco Use Guidelines on page 3

Other medical or non-medical risks not listed above may preclude consideration for the Standard class. Values listed in chart represent the maximum allowable.

## Military Personnel

It is our long-standing policy to support our men and women in all branches of the United States Armed Forces including proposed insureds in the active military and/or military reserve services, the National Guard and those who have received orders to trouble spots or areas of combat. The amount of coverage may be limited according to pay grade. Proposed insureds whose military duties include extra risks or involvement with some special forces units may be insurable only at higher premium rates or may be uninsurable.<sup>1</sup> The application and all underwriting requirements must be completed in the United States in accordance with normal age and amount guidelines. Our life insurance policies generally do not include any war restrictions or exclusion clauses.<sup>2</sup>

1. Applicants involved in the following military special forces may not be considered for insurance:
  - Army Rangers
  - Delta Force
  - U. S. Army Special Forces
  - Navy SEAL or Navy Special Warfare Development Group
  - Marine Corps Force Reconnaissance
  - Air Force Special Forces
2. These guidelines do not apply to private military contractors working in an active combat zone.

## Height And Weight Limit Table

The weights shown represent the maximum allowable weight for Preferred classes: M=Males, F=Females, age 18 and over (PFD=Preferred, STD=Standard, NS=Nonsmoker, S=Smoker).

	Elite Plus		Elite PFD Plus		PFD NS/S STD Plus	
	M	F	M	F	M	F
4' 8"	125	121	132	125	143	137
4' 9"	130	125	136	130	148	141
4' 10"	135	130	141	135	153	146
4' 11"	139	134	146	139	158	152
5' 0"	144	139	150	144	164	157
5' 1"	149	144	154	149	169	162
5' 2"	151	148	158	153	175	166
5' 3"	156	151	162	157	180	169
5' 4"	161	156	166	161	185	175
5' 5"	166	161	171	166	191	180
5' 6"	170	164	175	170	197	185
5' 7"	174	169	179	174	203	189
5' 8"	179	174	184	179	209	194
5' 9"	182	178	188	183	215	199
5' 10"	188	183	193	188	220	204
5' 11"	193	189	198	193	226	210
6' 0"	199	194	204	199	232	216
6' 1"	204	200	209	204	237	221
6' 2"	210	205	214	210	243	228
6' 3"	215	211	220	215	249	234
6' 4"	221	216	226	221	255	240
6' 5"	227	222	232	227	261	246
6' 6"	233	228	238	233	267	253
6' 7"	239	235	244	239	273	259
6' 8"	245	241	251	245	279	266
6' 9"	251	247	257	251	285	273
6' 10"	258	253	263	258	291	279
6' 11"	264	259	270	264	298	286



## Unisex Height And Weight Limit Table Standard, Table B and Table C

The weights shown represent the maximum allowable weight (males and females).

Unisex	Standard		Table B	Table C
	Age 15 and under	Age 16 and Over	Age 16 and Over	Age 16 and Over
4' 8"	144	188	199	210
4' 9"	150	192	203	214
4' 10"	155	196	207	218
4' 11"	161	200	211	221
5' 0"	166	204	215	226
5' 1"	172	209	220	230
5' 2"	177	213	224	234
5' 3"	183	218	229	240
5' 4"	188	224	235	246
5' 5"	194	230	243	252
5' 6"	199	236	247	258
5' 7"	205	242	253	265
5' 8"	210	249	261	273
5' 9"	216	256	269	281
5' 10"	221	263	276	288
5' 11"	227	270	283	296
6' 0"	232	278	291	304
6' 1"	238	286	299	312
6' 2"	244	294	307	320
6' 3"	250	302	315	328
6' 4"	255	310	323	336
6' 5"	260	318	331	344
6' 6"	265	325	339	352
6' 7"	*	333	347	360
6' 8"	*	341	355	368
6' 9"	*	349	363	376
6' 10"	*	357	371	384
6' 11"	*	369	384	389

Individual consideration will be given for heights above or below those listed in chart, for weights indicated by an asterisk and for Table B or C at or below age 15.

## Financial Underwriting Requirements

### PERSONAL FINANCIAL INFORMATION SUPPLEMENT REQUIREMENTS

The Personal Financial Information Supplement (PFIS) is required for all insureds, owners, and third party premium payors as shown below. For third party payors, the age of the insured, or owner if different, will determine whether a PFIS is required for a payor.

PRODUCT	AGE	AMOUNT
EAVUL	18-85	All face amounts
All others	18-69	\$2,000,001 and up
	70 and older	\$500,001 and up

**NOTE:** IRS Form 4506-T (Request for Transcript of Tax Return) should be completed in the above cases, as the underwriter may request the form for cause.

Generally, in the absence of significant unearned income, or savings or other net worth, there should be a minimum household earned income of \$15,000. If you believe that affordability may be questioned based on income or net worth, please discuss with your underwriter before submitting the application.

### PERSONAL INSURANCE AMOUNT LIMITS

Income Replacement Sales	
Current income multiplication factors for determining the maximum amounts of insurance the proposed insured may have in force and applied for with all carriers.	
Age	Times Income
40 and under	30
41-45	25
46-55	20
56-60	15
61-70	10
71-79	5
80 and over	Individual Consideration

## PERSONAL INSURANCE AMOUNT LIMITS (Continued)

### Estate Conservation Sales

The future value of the proposed insured's estate should generally be projected as follows:

The amount of inforce and applied for coverage available for estate conservation will be reduced by \$5 million to take into consideration current federal estate tax laws.

Age	Growth Rate	Years
18 to 59	7%	75% of life expectancy, up to a maximum of 25 years LESS \$5 million Federal estate tax exclusion.
60 to 79	5%	75% of life expectancy, to a maximum of 25 years LESS \$5 million Federal estate tax exclusion.
80 and older	Individual Consideration	

These guidelines are intended to provide a general formula to calculate suggested maximum amounts of life insurance that should meet the financial needs of your clients. Additional information will be needed when projections exceed those listed in these charts or if there are questions regarding the appropriateness of the sale from a suitability perspective including, but not limited to, affordability of the premiums.

### Dependency Guidelines

(In all cases, amounts must meet tests of suitability and affordability)

DEPENDENT SPOUSE	
Amount of Insurance Inforce and Applied for	Coverage Needed on Non-dependent Spouse
0-\$125,000	No Requirement
\$125,001 and over	Equal Amount

DEPENDENT PARENT	
Amount of Insurance Inforce and Applied for	Coverage Needed on Financially Responsible Adult Son/Daughter
0-\$125,000	Equal Amount

## Dependency Guidelines (Continued)

DEPENDENT CHILDREN		
ALL STATES OTHER THAN NEW YORK		
Amount of Insurance Inforce and Applied for	Coverage Needed on Parent/Family Head	
0-\$1,000,000	Equal Amount	
\$1,000,001 and over	Individual Consideration	
In the state of Washington, the insurance amount on a dependent child cannot exceed the current household income.		
NEW YORK		
Age of Child	Amount of Insurance Inforce and Applied for	Coverage Needed on Parent/Family Head
0-4½	\$50,001 and over	4 times the amount
4½-14½	\$50,001 and over	2 times the amount
> 14½	\$50,001 to \$1,000,000	Equal amount
All ages	\$50,000 or less	Equal amount
All ages	\$1,000,001 and over	Individual Consideration
Neither accidental death and dismemberment insurance nor credit card insurance should be counted in determining whether the family head has sufficient coverage under NY law to qualify the minor for the amount of insurance requested.		

Limited amounts of coverage will be available to high school seniors (\$50,000), college students (\$100,000), and graduate students (\$250,000) even if there is no coverage inforce or applied for on the head of household. Primary wage earner would need qualifying coverage for amounts in excess of those stated above.

**NOTE:** In the state of Washington, the insurance amount on a dependent child cannot exceed the current household income.

### Retention and Reinsurance Limits

(Limits are graded by age and rating class. Other restrictions may apply.)

A maximum capacity of \$154 million is available through facultative reinsurance and MetLife retention.

**Retention: \$20 million all products**

**Automatic Binding Limit:** \$60 million

For foreign residents \$15 million ("A" list countries only, not all qualify)

For professional athletes \$10 million

For aviation risks \$25 million

**Jumbo limit:** \$65 million

(Total amount inforce and applied for with all companies)

## Foreign Risks

Underwriting guidelines for handling risks presented by recent immigrants, non-immigrants, foreign residents and foreign travel present unique challenges and the need for increased due diligence.

The following pages provide information on how we will consider these various groups and risk factors. Additional restrictions may apply and consideration may be contingent on the availability of reinsurance.

## Immigrants and Non-Immigrants Residing in the United States

### We May Consider

- Permanent residents
- Individuals who have had their permanent visa petition approved and the only outstanding item is the actual visa number  
*To verify the application status we will need the 13-digit visa application number. The number may include letters or symbols.*
- Individuals who have been granted asylum.
- Temporary residents who intend to remain in the United States and have visas that permit change to a long-term or permanent status
  - E-1, E-2 Foreign nationals
  - F-1, F-2 Academic students and family members
  - K-1 Fiancé or fiancée of a United States citizen
  - M-1, M-2 Vocational student and family
  - N-8, N-9 Parent or child of special immigrant
  - V-1, V-2 Spouse or child of permanent resident
  - H-1b Certain Foreign nationals on a temporary basis
- Others may be considered on an individual basis

Proposed insureds residing in the United States one year or more with the intent and ability to lawfully remain in the United States for at least five years may be considered for all plans and riders subject to our normal underwriting guidelines. Restrictions and/or additional underwriting requirements may be required to consider proposed insureds who have been residing in the United States for a shorter duration.

In most situations, if the visa/ID type, number and expiration date are provided and are consistent with other information in the application, additional documentation may not be necessary.

In some instances, Underwriting may need to request additional information as further evidence of visa and immigration status.

*Illegal aliens will not be considered for any amount of insurance regardless of the length of residency.*

## **Foreign Travel by United States Permanent Residents (Citizens and Non-United States Citizens with Permanent Visas Residing in the United States)**

Your clients will be able to spend anywhere from two to 12 weeks (up to six months for “A” list countries) within a 12-month period traveling to more than 165 countries without an extra charge for the travel risk. Foreign countries are placed into four categories from low risk (“A”) to high risk (“D”).

### **Foreign Travel Highlights**

- MetLife’s full capacity and autobind limits apply for travel up to 12 weeks for “A” list countries. Reduced limits apply for travel greater than 12 weeks for “A” countries and for any travel to “B” and “C” countries.
- Available for all products, including term.

When writing the life application, list all the foreign cities and countries your clients have visited in the past 24 months and the cities and countries they plan to visit in the next 24 months. Because of our autobind Foreign Travel agreements with our reinsurers, it is important that you provide detailed information of your clients’ past foreign travel and future plans for foreign travel unless the version of the state-specific application does not ask for past or future travel. The duration of travel should be noted in weeks.

1. For residents of Florida, except for travel to Afghanistan or Iraq, and for any foreign travel for residents of Georgia, no adverse underwriting action is taken based on the resident proposed insured’s past or future lawful foreign travel. For residents of Illinois, Maryland and New York, no adverse underwriting action is taken based on the resident proposed insured’s past lawful foreign travel.

Travel for longer periods of time may preclude Preferred classes and/or require a flat extra premium charge for the travel risk or may be subject to the availability of facultative reinsurance.<sup>1</sup>

In assessing a travel risk, we are primarily concerned with anticipated future travel. Information provided on an application for past travel is viewed for significant ties to the country visited or history of frequent travel to determine the likelihood of future travel to the same countries.

The complete list of “A,” “B” and “C” list countries and the rules governing travel to them can be found in The Life Underwriting Guide, available on your producer portal.

### **Travel Exclusion Rider**

The proposed insured may request this rider in lieu of an Adverse Underwriting Decision. The Travel Exclusion Rider will not pay a death benefit if the insured dies in one of the countries listed on the application and the rider page. If the individual frequently travels to the country to be excluded, it may not be in his or her best interest to limit the death benefit with this exclusion.

The Travel Exclusion Rider is available in 24 jurisdictions (listed in The Life Underwriting Guide) for all Enterprise products.

## Foreign RESIDENTS (Residing Outside the United States for More Than 6 Months)

Eligibility for consideration is based on the legal requirements of both the United States and the country of residence. (Applies to all persons to be insured and all owners).

Considered
Residents of the following countries: Antigua, Aruba, Australia, Austria, Bahamas, Barbados, Barbuda, Belgium, Belize, Bermuda, Bolivia, Canada*, Chile, China, Colombia, Costa Rica, Curaçao, Czech Republic*, Denmark, Dominican Republic, Ecuador, Germany, Greece, Grenada, Guatemala, Holland, Honduras, Hong Kong, Indonesia, Israel, Italy, Jamaica, Latvia, Luxembourg, Malaysia, Marshall Islands, Mexico*, Monaco, Montserrat, Morocco, Netherlands, Netherlands Antilles, Nicaragua, Norway, Pakistan, Peru, Poland, Portugal, Romania, Russia, St. Kitts & Nevis, St. Lucia, St. Maarten, Singapore, South Africa, South Korea, Spain*, Suriname, Sweden, Switzerland*, Taiwan, Trinidad, Tobago, Turkey, Turks & Caicos, Ukraine, United Arab Emirates, United Kingdom and Venezuela.
Must have a United States bank account to pay insurance premiums.
*Restrictions apply. See The Life Underwriting Guide on your producer portal.

## Product Availability

	Permanent Plans
Face Minimum	\$250,000
Face Maximum	\$5,000,000
Riders and Benefits	Only term riders on primary insured; Paid-up Addition Insurance Rider
Best Class	Preferred
Other Info	Not available with all plans
<p><b>Retention:</b> \$5 million for "A" list countries. Individual consideration for "B" countries. No MetLife retention available for "C" countries. A \$2 flat extra premium may be added for amounts exceeding \$2 million.</p> <p><b>NOTE: Term Coverage</b> will be individually considered only for "A" or "B" countries.</p>	



## Application Requirements

- All stages of the client acquisition process, initial contact, solicitation, application and completion of requirements must be completed in the United States.
- The Policy State will be based on the United States mailing address of the owner, if available. Otherwise, the Policy State will be the state where the application was completed and signed.
- A cover letter from the representative must accompany the application and provide a profile of the client so Life New Business can understand the reason for applying for a United States policy. See Life Underwriting Guide on your producer portal for cover letter requirements.
- Only fully underwritten applications will be accepted. Simplified Issue, External Term Conversion, Tele-Application, quikMet and Tele-Underwriting applications will not be accepted.
- Minimal requirements include a paramedical exam, blood and urine, Personal History Interview or Investigative Consumer Report.
- Hazardous occupations may preclude us from being able to offer any coverage.
- Clients must meet minimum U.S. assets amount for a specified length of time. These minimums are based on face amounts and can be found in the *Life Underwriting Guide*.

## Managing Your Cases

To avoid pending your case and improve your In Good Order (IGO) rate:

- ➔ Use the correct application and version.
- ➔ Complete Medical Supplement and be sure to include the following information:
  - Complete name and address of all physicians and specialists consulted
  - Specific diagnosis and date of onset
  - Frequency of episodes
  - Date of most recent episode/attack
  - Treatment, including dates and medication prescribed
- ➔ Include ALL necessary application supplements or forms, e.g., Compensation, EOLI. Pay special attention to the Variable Life Supplement forms.
- ➔ Submit appropriate state replacement forms with each application. The following will be treated as Not of Good Order (NOGO):
  - Replacements not acknowledged on application
  - Missing Replacement or Inforce Illustrations
  - Insufficient justification for replacement
  - Missing policy number
- ➔ Make sure your applications are complete and submitted on a timely basis.
- ➔ Make sure your agent/producer licensing and appointment are current and valid for the state of application.
- ➔ Include cover letters when appropriate for special requests such as saving age, batching cases and contact information.



# Top Reasons to Come to MetLife

- We can offer \$154 million capacity and up to \$20 million retention on all products.
- Our life underwriting is competitive for coronary artery disease, diabetes and anxiety, to name just a few.
- Your New Business and Underwriting Team is dedicated to your business.
- We encourage our underwriters to use their judgment to give you their best offer.
- MetEdge can get your client an improved offer on certain cases rated Table B or C.
- Our Jet Issue Team can issue a policy in 24 hours for eligible clean cases.
- The MetLife Underwriting Manual is continually updated to reflect 21st century medicine and industry practices.
- MetLife has eliminated the physician's exam for all ages and amounts.
- MetLife offers your clients the freedom to travel to more than 165 countries for up to 12 weeks — and still be insurable at best and Preferred classes.

## MetLife

Life insurance products are issued by:

**MetLife Investors USA Insurance Company**

5 Park Plaza, Suite 1900

Irvine, CA 92614

And in NY only by:

**Metropolitan Life Insurance Company**

**First MetLife Investors Insurance Company**

200 Park Avenue

New York, NY 10166

metlife.com

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