

# The Condensed Underwriting Guide



**MetLife**<sup>®</sup>

January 2008

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 Enterprise Life Underwriting Guide (THE GUIDE).

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“For Internal Use Only.” All underwriting guidelines are subject to change. Individual case circumstances may cause changes or additional requirements to be ordered.

## MetLife Underwriting Manual

The MetLife Life Underwriting Manual allows us to make underwriting decisions that are in step with:

- Advances in clinical medicine
- The complexities of non-medical risk factors
- Advanced market concepts
- The “best practices” of the life insurance industry

Underwriting credit and consideration is available for some common impairments that could improve offers for Preferred, Standard and Sub-Standard cases.

## Telephone Surveys—Consumer Reports

*As of the application process, prepare clients to expect a personal history interview phone call.*

### Quality Assurance (QA) Customer Contact

**Program**—A compliance program via tele-interview or mailed survey to verify certain information on the application and ensure the client fully understands the product purchased.

**Personal History Interview (PHI)**—A routine tele-interview will be scheduled to collect certain underwriting information for all ages at amounts of \$1,000,001 through \$5,000,000 inclusive. Where the insured is the owner, the PHI (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.

**Investigative Consumer Report**—All ages over \$5,000,000.

## Tobacco Use Guidelines

For Elite Plus, Preferred Plus, Select Preferred, 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 the best available classes. Regardless of admission of cigarette smoking or tobacco use, appropriate smoker class assigned when urine is positive for nicotine.\*

**Elite Plus, Preferred Plus, Select Preferred or Elite (Non-Tobacco)**—No tobacco (in any form) or nicotine substitute use (e.g., nicotine patch, gum, nasal spray) within 5 years (60 months) of application **and** urinalysis negative for nicotine. *Celebratory cigars* (e.g. 4 per year), with negative nicotine test, qualifies for Select Preferred, Preferred Plus and Elite, **not** Elite Plus.

**Standard Plus or Preferred Nonsmoker (Non-Tobacco)**—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 24 months of application; or a urinalysis positive for nicotine.

**Standard or Substandard Nonsmoker\***—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\***—Average or impaired risk, cigarette smoking or use of nicotine substitutes within 12 months of application.

\* Note: You are reminded that 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.

## Routine APS Requirements



If your client has had a checkup/physical exam within 12–24 months, an APS should be ordered based on the following.

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+	\$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 – 65	\$1,000,001 and over
Ages 66 and older	\$250,000 and over

## MEDICAL UNDERWRITING REQUIREMENTS

Ages <sup>1&gt;</sup>	15–17	18–40	41–50	51–60	61 and over
Up to \$99,999	Non-Medical <sup>2</sup>	Non-Medical <sup>3,5</sup>	Non-Medical <sup>3,5</sup>	Simple Paramed <sup>3,5</sup> Urine Specimen	Simple Paramed <sup>3,5</sup> Urine Specimen
\$100,000 to \$249,999	Non-Medical <sup>2</sup>	Non-Medical Blood with Urine Specimen	Simple Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
\$250,000 to \$999,999	Non-Medical <sup>2</sup>	Simple Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
\$1,000,000 to \$2,500,000	Paramed <sup>2</sup> Blood with Urine Specimen	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen
\$2,500,001 to \$5,000,000	Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen
\$5,000,001 to \$10,000,000	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam EKG (Ages 61–75) TMT <sup>4</sup> (Ages 76 & over) Blood with Urine Specimen
Over \$10,000,000	MD Exam + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam + TMT <sup>4</sup> Blood with Urine Specimen	MD Exam + TMT <sup>4</sup> Blood with Urine Specimen

### Notes to Table

- Ages 0 through 14 are non-medical.
  - Ages 15 through 17 are non-medical up to \$1,000,000 inclusive.
  - All urine specimens obtained without a full blood specimen will be tested for HIV where permitted by law. HIV testing is routinely required at ages 18 and older when the total amount in force and applied for within 12 months is \$50,001 in the following jurisdictions: DC, DE, FL, GA, MD, NJ, NY, PR, SC and USVI.
  - An EKG should be ordered in lieu of a treadmill test (TMT) on proposed insureds known to have coronary risk factors (history of myocardial infarction, angina pectoris or coronary insufficiency).
  - Blood testing minimum for MICC products continue to be routinely required at \$50,000.
- **Survivorship Policies**—Blood and urine specimens are required for both insureds. The remaining requirements will be ordered on each proposed insured based on ½ the total policy amount.

### 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.
- MD Exam (MD)**—A *full exam* performed by a medical doctor (MD or DO) who will collect full health histories, blood/urine specimens, physical measurements and perform EKG or TMT if needed. (Board Certified Internist or Cardiologist required for TMT.)

### General Exam Procedures

- Prepare your clients for the exam by advising them of the following:
- A valid picture 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 for a full blood specimen.
- 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.

## CRITERIA GUIDELINES: Face amount of \$250,000 and over

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

**PREFERRED PLUS:** Ages 18–75 where available.  
**SELECT PREFERRED/ELITE:** Ages 18–80 where available.

Criteria	Elite Plus	Preferred Plus/Select Preferred/Elite
Height & Weight	Use Height & Weight Table in this pamphlet.	Use Height & Weight Table in this pamphlet.
Blood Pressure Age 54 & under Age 55 & over	130/80 or less 135/85 or less No medication within the last 12 months	140/85 or less 140/90 or less No medication within the last 12 months
Blood and Urine Profile	Within normal limits	Some elevated results qualify
Cholesterol Age 54 & under Age 55 & over	200 or less 210 or less <b>AND</b> Ratio 4.5 or less (all ages) Available with current medication if acceptable level maintained for at least 12 months (all ages)	220 or less and Ratio 5.0 or less 240 or less and Ratio 5.0 or less <b>OR</b> 260 or less and Ratio 4.5 or less Current medication acceptable if level maintained for at least 12 months (all ages)
Personal Health History (Subject to documentation of good health)	No history or treatment for Diabetes, Cancer (except some non-melanoma skin cancers) or Cardiovascular Disease. No FEPs.	No history or treatment for Diabetes, Cardiovascular Disease or Cancer (except some non-melanoma skin cancers). No FEPs.
Aviation, Avocation, Occupation, Foreign Travel/ Residence, FEPs	No Aviation except for non-ratable Commercial Pilots. No ratable Avocations, Occupations or Foreign Travel; Exclusion Riders acceptable where available No Foreign residence, except Canada. No FEPs for any reason.	No Aviation except for non-ratable Commercial Pilots. No ratable Avocations, Occupations or Foreign Travel; Exclusion Riders acceptable where available. No Foreign residence, except Canada. No FEPs for any reason.
Driving History	No DWI convictions within past 5 years. Maximum of 2 moving violations within past 5 years	No DWI convictions within past 5 years. Maximum of 2 moving violations within past 3 years
Substance Abuse (Alcohol/Drugs)	No history or treatment	No history or treatment
Family History (Not Applicable to Proposed Insureds age 66 or older)	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 insureds ages 40–65 to offset <u>one</u> early family history death due to Cardiovascular Disease or Cancer.)	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 insureds ages 50–65 to offset <u>one</u> early family history death due to Cardiovascular Disease or Cancer.)
Tobacco	No use of nicotine (in any form) for past 60 months and negative nicotine test	No use of nicotine (in any form) for past 60 months and negative nicotine test

### Table Acronyms:



DWI = Driving While Impaired  
FEP = Flat Extra Premium

### 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 & over

**STANDARD PLUS** (Non-Tobacco) Age 18–75 where available.  
**PREFERRED** (Nonsmoker and Smoker) Age 18–80 where available.

Criteria	Preferred NS/S
Height & Weight	Use Height & Weight Table in this pamphlet
 Blood Pressure Age 54 & under Age 55 - 69 Age 70 and older	145/90 or less 150/90 or less 155/90 or less Current medication acceptable for all ages
Blood and Urine Profile	Some elevated results qualify
 Cholesterol Age 54 & under Age 55-69 Age 70 and older	260 or less and Ratio 6.0 or less 280 or less and Ratio 6.5 or less 150-300 and Ratio 7.0 or less Current medication acceptable if levels maintained for at least 12 months.
Aviation, Avocation, Occupation, Foreign Travel & Residence, FEPS	Aviation, Avocation, Occupation FEPS or Exclusion Rider acceptable. No Foreign Travel or Residence FEPS. No Medical FEPS.
Driving History	No DWI convictions within past 5 years. Maximum of 2 moving violations within past 3 years.
Substance Abuse (Alcohol/Drugs)	No history in past 10 years.

## CRITERIA GUIDELINES (CONTINUED)

Criteria	Standard Plus Preferred NS	Preferred Smoker
Personal Health History (Subject to documentation of good health)	No history of: Diabetes, Cardiovascular Disease, Cancer (except some non-melanoma skin cancers); No FEPS.	
Family History (Not Applicable to Proposed Insureds age 66 or older)	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 insureds ages 40–65 to offset <u>one</u> early family history death due to Cardiovascular Disease <u>or</u> Cancer.)	
Tobacco	No cigarettes and no tobacco substitutes in the past 24 months and negative nicotine test.	Cigarettes/tobacco substitute use currently or within past 24 months or urine positive for nicotine.

### Table Acronyms:

DWI = Driving While Impaired

FEP = Flat Extra Premium

### 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.

**ELITE PLUS, PREFERRED PLUS and STANDARD PLUS** are the preferred (non-tobacco) classes for the MetLife Investors (MLI USA and First MLI) term products only. The chart below cross-references the equivalent classification by brand. All other classifications are the same.

MetLife Investors	GenAm	MLFS and NEF
Elite Plus	No Equivalent	No Equivalent
Preferred Plus	Elite	Select Preferred
Standard Plus	Preferred Nonsmoker	Preferred Nonsmoker

**CRITERIA GUIDELINES** (CONTINUED)

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

Criteria	Standard
Height & Weight	Use Height & Weight Table in this pamphlet.
Blood Pressure Ages 15 – 39 Ages 40 – 49 Ages 50 & over	160/90 165/90 170/90  Current medication acceptable for all ages.
Blood and Urine Profile	Some elevated results qualify
Cholesterol Ages 0 – 65 Ages 66 & over	350 or less and Ratio 8.0 or less 350 or less and Ratio 9.6 or less Current medication acceptable-all ages
Personal Health History	Not Ratable or Ratable with FEP
Aviation, Avocation, Occupation, Foreign Travel & Residence, FEPs	Flat Extra Premiums (FEP) acceptable. Exclusion Riders acceptable where available.
Driving History	Not Ratable or Ratable with FEP
Substance Abuse (Alcohol/Drugs)	Not Ratable or Ratable with FEP
Family History	Generally not applicable
Tobacco	See Tobacco Use Guidelines in this pamphlet

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

**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 Select PFD 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	176	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

Individual consideration will be given for heights above or below those listed in chart.

## 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	Age 16 & Over	Age 16 & Over	Age 16 & 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

The Personal Financial Statement should be completed for risk amounts of \$1,000,000 and over.

The Business Supplement should be completed for all business insurance applications.

### PERSONAL INSURANCE AMOUNT LIMITS

Income Replacement Sales	
Current income multiplication factors for determining the maximum amounts of insurance in force and applied for in all companies.	
Age	Times Income
Up to 30	30
31–40	25
41–50	20
51–55	15
56–65	10
66–70	7
Over 70	5
Estate Conservation Sales	
The future value of the proposed insured's estate should generally be projected at a rate of 7% for the maximum number of years as shown below.	
Age	Years
Up to 40	15
41–60	12
61–75	7
76+	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/explanation will be needed when projections exceed those listed above.

## 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
\$125,001 and over	Twice the Amount

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	
NEW YORK		
Age of Child	Amount of Insurance Inforce and Applied for	Coverage Needed on Parent/Family Head
0-4½	Over \$25,000	4 Times the amount
4½-14½	Over \$25,000	2 Times the amount
All ages	\$25,000 or less	Equal amount
All ages	\$1,000,001 and over	Individual Consideration
Accidental death & dismemberment insurance (includes credit card insurance) should not be counted in determining whether the family head has sufficient coverage under the NY law to qualify the minor for the amount of insurance requested.		
EXCEPTIONS (ALL STATES)		
High School Seniors	Eligible for \$50,000	
College Students	Eligible for \$100,000	
College Seniors and Graduate Students	Eligible for \$250,000	
<b>NOTE:</b> Family head would need qualifying coverage for amounts in excess of those stated in this chart.		

## Retention, Reinsurance Limits

(Limits are graded by age and rating class.)

Other restrictions may apply.)

### Retention: Permanent Life

*Single Life:* \$20,000,000

*Survivorship Life:* \$20,000,000

*Term Life:* \$15,000,000

### Automatic Binding Limit: \$50,000,000

For Foreign Residents: \$10,000,000 (A-list countries only, not all qualify.)

For Professional Athletes \$10,000,000

**Jumbo Limit:** \$65,000,000 (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 many underwriting opportunities and challenges. When underwriting the foreign risk many factors must be considered, including:

- Length of time outside of the U.S.
- Economic, political and medical stability of the country of residence or visitation
- The laws of the country of residence
- Availability of reinsurance
- The laws of the United States
- The proposed insured's ties to the U.S.
- The availability of medical and non-medical information
- Our ability to investigate a claim

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 U.S.

We Will Consider
<ul style="list-style-type: none"> <li>Permanent residents as evidenced by "green card," "white card," I-155 or I-551 identification.</li> </ul>
<ul style="list-style-type: none"> <li>Individuals who have had their permanent visa petition approved and the only outstanding item is the actual visa number.</li> </ul> <p><i>To verify the application status we will need the 13-digit visa application number. The number may include letters or symbols, but should not have dashes or spaces.</i></p>
<ul style="list-style-type: none"> <li>Individuals who have been granted asylum.</li> </ul>
<ul style="list-style-type: none"> <li>Temporary residents who intend to remain in the U.S. and have visas that are more easily changed to a long-term or permanent status.</li> </ul> <p>F-1,2 Academic students and family members            K-1 Fiance of U.S. citizen            M-1,2 Vocational student and family            N-8,9 Parent or child of special immigrant            V-1,2 Spouse or child of permanent resident</p>

Others may be considered on an individual case basis.

Proposed insureds residing in the U.S. one year or more with the intent and ability to lawfully remain in the U.S. 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 U.S. 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.

When additional documentation is necessary, depending on the immigration status indicated,

any or all of the following might be requested as evidence of the visa and status:

- A copy of the passport with the visa stamp and the Arrival and Departure Record (I-94)
- The permanent resident ID card
- Correspondence from the USCIS approving the petition for a permanent visa
- A valid Employee Authorization Document (EAD) card. (EAD cards are not proof of the individual's ability to remain in the U.S., but are recommended by the USCIS for use as a government-issued photo ID.)

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

### Foreign Travel by U.S. Permanent Residents (Citizens and Non-U.S. Citizens with Permanent Visa ID Residing in the U.S.)

Under the guidelines, your clients will be able to spend anywhere from 2 to 12 weeks within a 12-month period in 155 countries without an extra charge for the travel risk. Foreign countries are placed into six categories from low risk (A) to high risk (D).

#### Foreign Travel Highlights

- Capacity and autobind limits—up to \$50 million for "A" list countries; reduced limits apply for "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 auto-bind 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.

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.\*

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, C” countries and the rules governing travel to them can be found in **THE Life Underwriting GUIDE**, available on the MetLife website for your distribution channel.

### 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 an exclusion rider. The Travel Exclusion Rider is available in 24 jurisdictions (listed in **THE GUIDE**) for all Enterprise products (excluding MICC products).

\* As has been our practice, in compliance with Florida and Georgia regulations, no adverse underwriting action is taken based on the proposed insured's past or future lawful foreign travel. However, application and PHI questions relative to foreign travel must be asked and answered.

## FOREIGN RESIDENTS (RESIDING OUTSIDE THE UNITED STATES FOR MORE THAN 6 MONTHS)



Eligibility for consideration (applies to all persons to be insured and all owners).

Considered
Residents of the following countries: Antigua, Australia, Austria, Bahamas, Barbados, Barbuda, Belgium, Belize, Bermuda, Bolivia, Brazil, Canada, Chile, China, Columbia, Costa Rica, Curacao, Czech Republic, Denmark, Dominican Republic, Dubai, Ecuador, Germany, Grenada, Guatemala, Honduras, Hong Kong, Indonesia, Jamaica, Latvia, Luxembourg, Marshall Islands, Mexico,* Morocco, Netherlands, Netherlands Antilles, Nicaragua, Norway, Pakistan, Peru, Philippines, Poland, Portugal, Russia, St. Lucia, Singapore, South Korea, St Kitts & Nevis, Surinam, Taiwan, Trinidad, Tobago, Turks & Caicos, United Arab Emirates, United Kingdom and Venezuela.
Must have a U.S. bank account.

\* Restrictions apply for residents of Mexico – see THE GUIDE.

Not Considered
Cannot reside in or be a citizen of a country** subject to OFAC sanctions. Exception allowed for a citizen of an OFAC country if they are a legal resident in the U.S. on a valid permanent visa.
Permanent residents, regardless of citizenship of one of the following countries that have insurance laws that prohibit the sale of policies to their residents, cannot be considered. These countries include: Argentina, Croatia, France, Greece, Hungary, India, Italy, Japan, Panama, Romania, South Africa, Spain, Switzerland and Ukraine.
Money orders and cashier's checks not acceptable.
Hazardous occupations

\*\* Countries listed in THE GUIDE.

**FOREIGN RESIDENTS (RESIDING OUTSIDE THE UNITED STATES FOR MORE THAN 6 MONTHS)** (CONTINUED)

**PRODUCT AVAILABILITY**

	<b>Permanent Plans</b>	<b>Term Plans</b>
<b>Face Minimum</b>	\$250,000	\$500,000
<b>Face Maximum</b>	\$5,000,000	\$5,000,000
<b>Riders + Benefits</b>	Only term riders on primary insured; PAIR	None
<b>Best Class</b>	Preferred	Preferred; or Standard Plus
<b>Other Info</b>	Not available with all plans	Plan must be at least a 10-year term policy
<b>Retention</b> \$5,000,000 for "A" list countries. For "Aa," "B," and "C" list countries, individual consideration; a \$2 flat extra premium may be added for amounts exceeding \$2 million.		

**Application Requirements**

1. All stages of the client acquisition process, initial contact, solicitation, application and completion of requirements must be completed in the U.S.
2. The Policy State will be based on the U.S. mailing address of the owner, if available. Otherwise, the Policy State will be based on the state where the application was completed and signed.
3. 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 U.S. policy. The letter should include:

- An explanation of how and where the insurance was solicited, the purpose of the insurance, the circumstances under which the application was taken and an explanation of how the amount of insurance was determined.
  - The name, address and telephone number of the business/company owned in the U.S.
  - Addresses of all properties owned in the U.S.
  - How often the applicant visits the U.S. and for what purpose.
  - The name, address and telephone number of at least one business reference in the U.S. (e.g., accountant, banker, attorney).
  - The name, address and telephone number of at least one reference in the country of residence who can verify the financial statements made in the application to justify the requested insurance amount.
4. Only fully underwritten applications; no simplified issue, no Solutions for Life (External Term Conversion), no TeleUnderwriting applications.
  5. Minimal requirements include a paramedical exam, blood and urine, Personal History Interview or Investigative Consumer Report.

## Underwriting Programs *(Contact your NB Underwriting Unit for additional information)*

**Cross-Franchise Term Conversions**—MetLife, New England Life Insurance, First MetLife Investors, MetLife Investors USA, GenAm and MetLife Insurance of Connecticut term policies may convert to any approved enterprise permanent plan without evidence of insurability.

**Simplified Underwriting**—Available for distinct business markets where guaranteed participation levels (multi-life) enable us to accommodate in a favorable fashion (pre-approval required).

**Solutions for Life External Term Conversions**—Clients with a term policy from an approved company may convert to a permanent plan of insurance on a guaranteed issue basis, without evidence of insurability. (Not available in New York; product restrictions apply.)

**Table Shaving**—Permanent plans (not all qualify), medical risks (only) and a maximum of Table C (or MetLife rating class equivalent) or permanent Flat Extra Premium (FEP) of \$5.00 per \$1,000 or temporary FEP averaging \$5.00 per \$1,000 for 5 years, may be shaved to Standard. Individual policies maximum amounts: \$5 million ages 0–70.

Survivorship policies maximum amount: \$5 million up to age 70. If one life is uninsurable, neither can be shaved.

Maximums are aggregate amounts of all applied for and inforce coverage. Additional limitations are applicable.

**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 of \$5 million at ages 18-60, for a maximum of \$2 million at ages 61-70

(maximum amounts are aggregate inforce and applied for). MetEdge is available for all individual life products except Survivorship. Eligible cases are automatically sent to our participating reinsurer—you don't need to request this service! And if our offer can't be improved by our reinsurer, our offer remains available! (Details of the MetEdge Program can be found in THE GUIDE.)

## Policy State and Application Forms

The application and Policy State are generally based on the state of residence of the policy owner. HIV Informed Consent forms, if needed, are based on the proposed insured's residence state. You must be licensed and appointed in the Policy State, the state in which the application is signed and the risk-resident state, if different. (Risk-Resident states are listed in THE GUIDE.)

For New Business and all Conversions	The application is based on owner's current residence state.
For Changes to existing inforce policy:	The application is based on the original issue state of policy regardless of current residence of owner.

## Military Personnel

It is our long-standing policy to support our men and women in all branches of the U.S. 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. Proposed insured whose military duties include extra risks or involvement with some special force units may be insurable only at higher premium rates or may be uninsurable. 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 do not include any war restrictions or exclusion clauses.

## Managing Your Cases

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

1. Use the correct application and version.
2. Complete Part 2, Medical Questions—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
3. Include ALL necessary application supplement forms, e.g., Compensation, EOLI. Pay special attention to the Variable Life Supplement Forms.
4. 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 In-force Illustrations
  - Insufficient justification for Replacement
  - Missing policy number
5. Make sure your applications are complete and submitted on a timely basis.
6. Make sure your agent/producer licensing and appointment are current and valid for the state of application.
7. Include cover letters when appropriate for special requests such as saving age, batching cases and contact information.

Refer to **THE GUIDE**, your Life Underwriting online guide for more in-depth underwriting guidelines.

## NOTES

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Insurance Products:

- Not A Deposit • Not FDIC Insured • Not Insured By Any Federal Government Agency
- Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

Life insurance products are issued by MetLife Investors Insurance Company, MetLife Investors USA Insurance Company, MetLife Insurance Company of Connecticut, New England Life Insurance Company, General American Life Insurance Company, and in New York, only by Metropolitan Life Insurance Company and First MetLife Investors Insurance Company. All guarantees are based on the claims-paying ability and financial strength of the issuing insurance company. All products are distributed by Metropolitan Life Insurance Company, New York, NY, and MetLife Investors Distribution Company (MetLife Investors), Irvine, CA. January 2008.

# MetLife Life Underwriting "Sweet Spots"

**Foreign Travel** Among the best in the industry, giving your clients the freedom to travel to 155 countries for up to 12 weeks and still be insurable at Best and Preferred classes with no extra charge for the travel risk.

## **Financial Underwriting Guidelines**

An industry leader in income replacement guidelines, with up to 30 times income, depending on age.

## **Credit/Consideration Opportunities**

Underwriting credits and considerations for many common impairments that could improve offers for Preferred, Standard and substandard cases.

**Underwriting Programs** Competitive MetEdge and Table Shaving programs that could get cases rated Table B or C to Standard.

**Facultative Reinsurance** By partnering with our six reinsurers, we're able to get better offers in the reinsurers' "sweet spots."

**Professional Athletes** Autobinding up to \$10 million, with up to \$5 million retention per individual and \$25 million per team.

# MetLife<sup>®</sup>

MetLife Investors Distribution Company

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Irvine, CA 92614

[www.metlifeinvestors.com](http://www.metlifeinvestors.com)

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