



Processing Life Applications Signed 'By Mail'

With certain restrictions, Life New Business will accept applications for life insurance that do not require the applicant to be seen by the producer.

Applications signed by mail that meet the following parameters will be accepted:

- Face amounts up to and including \$5 million
- All ages
- All products except variable universal life
- Insured and Owner must both be present in the U.S. for all phases of the application process
- Temporary Insurance unavailable
- Witness signature by a disinterested third party [cannot be insured, owner or beneficiary(s)].
- Producer must be licensed in the signatory state and comply with any risk residency requirements

Other Important Facts

If any of the above parameters are not met, and the producer has not met with the insured(s) and owner(s), the application will not be accepted. In this situation, solicitation must take place in person between the applicant and the agent and a new application will be required.

Life New Business case managers will process an ID Check on the client on all applications solicited by mail, and will complete a Personal History Interview (PHIs) for applications with a face amount of \$1 million or higher. For Survivorship cases, case managers will order PHIs for both insureds. The Producer should alert their clients of the PHI call.

All normal age, amount, and administrative requirements will apply for applications taken by mail except if age or amount requires a Non-Medical. If Non-Medical, a Simple Paramed will be required.

An ID Check search will be processed on the insured and on the owner if the policy owner is other than the proposed insured

Producers should provide an explanation why solicitation was done by mail. However, Underwriters will have discretion on any application taken by mail to request that the producer meet with the applicant face to face based on the information collected in the application.

For more information, contact your Life New Business case manager.

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 USA Insurance Company, Metropolitan Life Insurance Company and in New York only, by First MetLife Investors Insurance Company. All guarantees are based on the claims-paying ability and financial strength of the issuing insurance company. Variable products are distributed by MetLife Investors Distribution Company (MetLife Investors), Irvine, CA. August 2009.

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