

Double Your Coverage Program

Recent Life Clients May be Eligible to Increase Their Coverage

MetLife

MetLife has launched the **Double Your Coverage** program to help producers offer many of their clients additional life coverage with minimal paperwork and no medical exams or lab work.

Double Your Coverage (DYC) is open to MetLife policy owners who have purchased life coverage within the past three years.

Eligible insureds between the ages of 20 and 60 may increase their life coverage, subject to certain limitations, within 36 months of the issue date of their existing policy. Eligibility includes both term and permanent coverage, issued in non-tobacco and tobacco classes.

DYC is not a guaranteed-to-issue program. Applications submitted under DYC may be subject to additional underwriting—including exams, blood and urine—if any change in insurability has occurred. The new application will be subject to the usual standards for financial underwriting and suitability.

All cases submitted for consideration under this program must be clearly identified as DYC in the Additional Notes Section of the application or on the Cover Letter. (If the existing coverage policy number is available please also include it.)

Here are the guidelines for the DYC program:

Face Amounts

- Existing coverage—Minimum face amount on existing coverage is \$100,000
- New coverage—Up to the face amount on existing qualifying policy (subject to product minimum) or to program maximum of \$2 million, whichever is less
- If a client has more than one policy eligible for DYC, additional coverage may be issued for each policy, up to a total of the face amount on all existing policies or to the program maximum of \$2 million, whichever is less
- Total coverage, in-force and applied for, cannot exceed MetLife retention limits

Eligibility

- Current age nearest birthday must be 20-60 for new policy
- Existing policies must be in force and issued by MetLife within the past 36 months; the timeframe is determined as no longer than 36 months between the issue date of the existing coverage and the issue date of the new policy
- Existing policy must have been fully underwritten
- The original contract must be issued Standard or better without any flat extra premiums
- Riders/benefits on the original policy will be available on the new coverage, subject to retention limits
- Rider or benefits that were not included on the original policy cannot be added on the new policy
- The new coverage must be for one of the currently available MetLife products
- Policies issued as a result of term conversions are not eligible
- Replacement of existing coverage is excluded
- Existing policy cannot have facultative reinsurance or have been issued through the MetEdge program
- Existing policy cannot be a table-shaved risk
- Existing policy cannot have exclusion riders
- The original policy cannot be lapsed or in the reinstatement grace period
- Policies written on individuals residing outside the United States are excluded
- Survivorship products, either as existing coverage or for new coverage, are not eligible

Rate Classes

- DYC is not a guaranteed-to-issue program. Applicants may be subject to additional underwriting requirements, may be issued at a rate class other than the existing qualifying policy or may be deemed uninsurable.

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Underwriting

- Applications submitted under the DYC program will be subject to:
 - Medical Information Bureau (MIB)
 - Prescription History Database
 - Motor Vehicle Report (MVR)
 - Completed new business application, including medical supplement and eAUTH
 - Financial underwriting/suitability
- The underwriter may request additional evidence of insurability, including full underwriting, for changes in insurability since the original policy was issued

Required Documentation

- The fully completed new business application, including the medical supplement, must be signed by March 31, 2010
- The fully completed new business application must be successfully transmitted to the home office by April 30, 2010
- For Express Order Ticket cases, the client telephone interview must be completed by March 31, 2010

Other Considerations

This program is designed to offer MetLife policy owners a new life policy. Before submitting a DYC application, it is important that producers meet with their client to determine whether purchasing a new policy or increasing the face on the existing policy is the better option for the client.

PLEASE NOTE: MetLife may modify or terminate the DYC program at the sole discretion of the Company

For more information on the Double Your Coverage program, contact the Life Sales Desk.

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. January 2010.

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

MetLife

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