

The Condensed Underwriting Guide



MetLife

January 2010

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 (THE GUIDE).

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

MetLife Life 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 Substandard cases.

Telephone Surveys—Consumer Reports

During the application process, prepare clients to expect a Personal History Interview (PHI) 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)—At age 70 and above, a routine tele-interview will be scheduled to collect certain underwriting information at amounts of \$1,000,001 through \$5,000,000 inclusive. At other ages and amounts, a PHI may be ordered based on an adverse mortality model that suggests a potential underwriting risk. 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.

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

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 the best available classes. Regardless of admission of cigarette smoking or tobacco use, appropriate smoker class will be assigned when urine is positive for nicotine.**

Elite Plus, Preferred Plus 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* (no more than 4 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*—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 or a urinalysis positive for nicotine.

* 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 may be ordered based on the following age and amount thresholds:

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 and older	\$250,000 and over

MEDICAL UNDERWRITING REQUIREMENTS

Ages >15	15–17	18–40	41–50	51–60	61 and Over
Up to \$99,999	Non-Medical	Non-Medical ²	Non-Medical ²	Simple Paramed ² Urine Specimen	Simple Paramed ² Urine Specimen
\$100,000 to \$249,999	Non-Medical	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	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	Non-Medical	Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen
\$1,000,001 to \$2,500,000	Paramed 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 \$4,999,999	Paramed 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
\$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 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 Blood with Urine Specimen
Over \$10,000,000	Paramed Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam + TMT ³ Blood with Urine Specimen	MD Exam TMT ³ (Ages 61-70) EKG (Ages 71 & over) Blood with Urine Specimen

Notes to Table

- Ages 0 through 14 are non-medical.
- Urine 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–\$99,999 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).

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

Survivorship Policies—Blood and urine specimens are required for both insureds. The remaining 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.

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 who will collect full health histories, blood/urine specimens, physical measurements and perform EKG or TMT, if needed.

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 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.

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

ELITE PLUS: Ages 18–75 where available.

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

Criteria	Elite Plus
Height & Weight	Use Height & Weight Table in this guide.
Blood Pressure Age 54 & under Age 55 & over	130/80 or less 135/85 or less No medication within the last 12 months.
Blood and Urine Profile	Within normal limits. Some variances may qualify.
Cholesterol Age 54 & under Age 55 & over	200 or less 210 or less AND Ratio 4.5 or less (all ages) Available with current medication if acceptable level maintained for at least 12 months (all ages).
Personal Health History (Subject to documentation of good health)	No history of diabetes. May be available with some history of cardiovascular disease and certain cancers. No FEP's.
Aviation, Avocation, Occupation, Foreign Travel, Residence	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. No FEP's for any reason.
Driving History	No DWI convictions within past 5 years. Elite Plus—Maximum of 1 moving violation within past 3 years.
Substance Abuse (Alcohol/Drugs)	No history or treatment.
Family History (Not applicable to Proposed Insureds age 66 and 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 insured ages 50-65 to offset one 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.*

Preferred Plus/Elite
Use Height & Weight Table in this guide.
140/85 or less 140/90 or less No medication within the last 12 months.
Some variances qualify.
220 or less and Ratio 5.0 or less 240 or less and Ratio 5.0 or less OR 260 or less and Ratio 4.5 or less Current medication if acceptable level maintained for at least 12 months (all ages).
No history of diabetes. May be available with some history of cardiovascular disease and certain cancers. No FEP's.
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. No FEP's for any reason.
No DWI convictions within the past 5 years. Elite—Maximum of 2 moving violation within past 3 years.
No history or treatment.
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 40-65 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 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.

*Celebratory cigars (up to 4 per year) with negative nicotine test is acceptable.

BEST CLASS CRITERIA GUIDELINES:
Face amount of \$100,000 and over

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

Criteria	Standard Plus Preferred NS/S
Height & Weight	Use Height & Weight Table in this guide.
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 variances 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, Residence, FEPs	Aviation, avocation, occupation, FEP's or Exclusion Rider acceptable. No FEPs for foreign travel, residence or medical risks.
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.

BEST CLASS CRITERIA GUIDELINES:
Face amount of \$100,000 and over (CONTINUED)

Criteria	Standard Plus Preferred NS
Personal Health History (Subject to documentation of good health)	No FEPs. No history of diabetes. May be available with some history of cardiovascular disease and certain cancers. No FEPs some history of cardiovascular disease and certain cancers.
Family History (Not Applicable to Proposed Insureds age 66 and 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 Standard Plus/Preferred Nonsmoker to offset one early family history death due to cardiovascular disease or cancer. Applicable for proposed insureds ages 40–65.
Tobacco	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 Impaired
 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.

*Celebratory cigars (up to 4 per year) with negative nicotine test is acceptable.

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 product. All other classifications are the same.

Term plan	Permanent Plans (Whole Life, EAVUL, GAUL, LASUL)
Elite Plus	No Equivalent
Preferred Plus	Elite
Standard Plus	Preferred Nonsmoker

CRITERIA GUIDELINES: Face amount of \$100,000 and over

(CONTINUED)

STANDARD (Nonsmoker, Smoker and Juvenile Standard)

Criteria	Standard
Height & Weight	Use Height & Weight Table in this guide.
Blood Pressure Ages 15–39 Ages 40–49 Ages 50 & older	160/90 165/90 170/90 Current medication acceptable for all ages.
Blood and Urine Profile	Some variances qualify.
Cholesterol Ages 0–44 Ages 45–65 older Ages 66 & older	300 or less <u>and</u> Ratio 9.6 or less or Over 300 <u>and</u> Ratio 8.0 or less 350 or less <u>and</u> Ratio 9.6 or less or 351–400 <u>and</u> Ratio 8.0 or less 350 or less <u>and</u> Ratio 10.5 or less or 351–375 <u>and</u> Ratio 9.6 or less Current medication acceptable for all ages.
Personal Health History	Average risk with or without an FEP, not substandard.
Aviation, Avocation, Occupation, Foreign Travel & Residence, FEPs	FEPs acceptable. Exclusion Riders acceptable where available.
Driving History	Average risk with or without an FEP, not substandard.
Substance Abuse (Alcohol/Drugs)	Average risk with or without an FEP, not substandard.
Family History	Generally not applicable.
Tobacco	See Tobacco Use Guidelines in this guide.

Other medical or non-medical risks not listed above may preclude consideration for 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 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

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 million 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 40	30
41–45	25
46–55	20
56–60	15
61–70	10
71–79	5
80 +	Individual consideration
Estate Conservation Sales	
Guidelines for determining the maximum amounts of insurance in force and applied for in all companies for proposed insured.	
The future value of the proposed insured's estate should generally be projected at a rate of 7% for a maximum number of years as follows:	
Age	Years
Up to 80	75% of life expectancy, to a maximum of 30 years
81 and over	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 In force 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 In force 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 In force 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 In force and Applied for	Coverage Needed on Parent/Family Head
0–4½	Over \$50,000	4 times the amount
4½–14½	Over \$50,000	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
Accidental death & dismemberment insurance (includes credit card insurance) should not be counted in determining whether the primary wage earner has sufficient coverage under 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	
NOTE: Primary wage earner would need qualifying coverage for amounts in excess of those stated in this chart.		

Retention and Reinsurance Limits

(Limits are graded by age and rating class.)

Other restrictions may apply.)

Retention: \$20 million all products

Automatic Binding Limit: \$65 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 in force 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 United States
- 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 United States
- 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 United States

We Will Consider
<ul style="list-style-type: none"> Permanent residents as evidenced by green card, white card, I-155 or I-551 identification.
<ul style="list-style-type: none"> Individuals who have had their permanent visa petition approved and the only outstanding item is the actual visa number. <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"> Individuals who have been granted asylum.
<ul style="list-style-type: none"> Temporary residents who intend to remain in the United States and have visas that are more easily changed to a long-term or permanent status. <ul style="list-style-type: none"> 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
<ul style="list-style-type: none"> Others may be considered on an individual case 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 5 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.

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 United States Citizenship and Immigration Service (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 United States, 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 United States Permanent Residents (Citizens and Non-United States Citizens with Permanent Visa ID Residing in the United States)

Your clients will be able to spend anywhere from 2 to 12 weeks (up to 6 months for "A" list countries) within a 12-month period traveling to more than 160 countries without an extra charge for the travel risk. Foreign countries are placed into 4 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.

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” and “C” list 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.

* 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.

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, Curaçao, 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, St. Maarten, Suriname, Taiwan, Trinidad, Tobago, Turks & Caicos, United Arab Emirates, United Kingdom and Venezuela.
Must have a United States 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 are not acceptable.
Hazardous occupations

** Countries are listed in THE GUIDE.

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

(CONTINUED)

PRODUCT AVAILABILITY

	Permanent Plans	Term Plans
Face Minimum	\$250,000	\$500,000
Face Maximum	\$5,000,000	\$5,000,000
Riders + Benefits	Only term riders on primary insured; Paid-up Addition Insurance Rider	None
Best Class	Preferred	Preferred or Standard Plus
Other Info	Not available with all plans	Plan must be at least a 10-year term policy
Retention \$5,000,000 for "A" list countries. For "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 United States.
2. 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.
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 United States policy. The letter should include:

(CONTINUED ON THE NEXT PAGE)

Application Requirements

(CONTINUED)

- 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 United States.
 - Addresses of all properties owned in the United States.
 - How often the applicant visits the United States and for what purpose.
 - The name, address and telephone number of at least one business reference in the United States (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. Simplified Issue, Solutions for Life (External Term Conversion), TeleUnderwriting, quickMet and TeleApplications will not be accepted.
 5. Minimal requirements include a paramedical exam, blood and urine, Personal History Interview or Investigative Consumer Report.

Underwriting Programs

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

Cross-Franchise Term Conversions—MetLife, New England Life Insurance, First MetLife Investors, MetLife Investors, MetLife Investors USA Insurance Company, GenAm and MetLife Insurance Company 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, up to \$1 million, on a guaranteed issue basis, without evidence of insurability. (Not available in 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 18–70, (maximum amounts are aggregate in force 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. 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 jurisdictions are listed in THE 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.

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 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.*

NOTES

Applicants involved in the following military special forces may not be considered for insurance:

- Army Rangers
- Delta Force
- U. S. Army Special Forces (aka the Green Berets)
- Navy SEAL or Navy Special Warfare Development Group
- Marine Corps Force Reconnaissance (Force Recon or FORECON)
- Air Force Special Forces

*Nothing in these guidelines is intended to apply to private military contractors working in an active combat zone.

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