

Game. Set. Match.



MetLife

MetLife Class MatchSM Program Guide

Offering additional insurance coverage with limited underwriting, MetLife's Class Match program will issue a new policy **matching a client's inforce policy's underwriting class and face amount, up to \$1.5 million.**¹

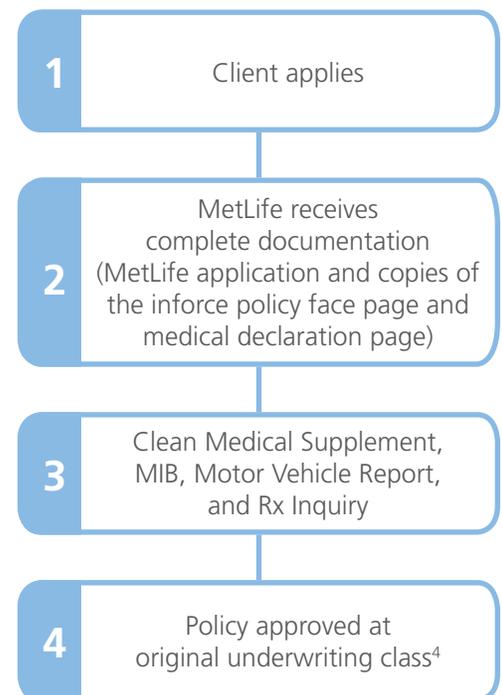
Who's Eligible?

- Age 18 to 65
 - 18 to 60: \$1.5 million face limit
 - 61 to 65: \$1 million face limit
- Applying for any **permanent, single-life policy**
- Standard or better (including smokers)²
- **Must have an existing inforce policy, issued by an approved carrier, for at least six months and no more than five years**
- Cannot have significant change in health since the inforce policy was issued

Underwriting Requirements³

1. New Business Application (ENB-7-07) & Medical Supplement (EMED-48-07) OR Express Order Ticket (EOT), Enterprise Authorization Form (EAUTH-16), Producer Certification Form (EPID-54-07). We also suggest submitting the HIV Consent (EHIV-04)
2. A copy of the inforce policy face page showing the face amount and underwriting class, and a copy of the medical declarations from the inforce policy application (Usually bound in the back of the policy, often called a "Part II")
NOTE: Please write "Class Match" on the top of each copy
3. Prescription History, Medical Information Bureau (MIB), and Motor Vehicle Reports (MetLife runs)

How It Works



¹ From an approved carrier, including MetLife. See list on Page 3.

² Not available if Standard rating was achieved through a table reduction or table shave program.

³ These or other underwriting requirements may be necessary, particularly if there is a change in health, avocation or occupation.

⁴ Applicants are not guaranteed a match of their existing underwriting class rating.

Restrictions

- All existing policies must have been fully underwritten by the issuing carrier.
- While applicants are not guaranteed an underwriting class match, every effort will be made pending review of submitted documents.
- The existing policy must have been issued for a minimum of six months and within the maximum of the last 60 months (five years) of the date of the new MetLife application.
- All single-life, permanent products qualify for the program; MetLife will honor the underwriting class from an existing term or permanent policy and issue a new MetLife permanent single-life policy. MetLife Term is not allowed as a new-issue policy.
- Any riders that normally require underwriting will require additional underwriting.
- Subsidiaries and parent companies of approved carriers are not automatically eligible.
- This program is not available for replacement applicants residing in New York.
- Normal suitability guidelines must be followed for VUL applicants.
- Normal financial underwriting rules apply.

	METLIFE CLASS MATCH	TRADITIONAL UNDERWRITING
PROCESS	Enterprise Application, Express Order Ticket, iPipeline	Enterprise Application, Express Order Ticket, iPipeline
APPLICATION TYPE	Full enterprise application with medical supplement, or Express Order Ticket (EOT) and Tele-App interview	Full enterprise application with medical supplement, or Express Order Ticket (EOT) and Tele-App interview
CLIENT SIGNATURE	Paper or Voice	Paper or Voice
PARAMED EXAM	No*	Yes, depending on age and face amount or at underwriter's discretion
LABS (BLOOD AND URINE)	No*	Yes, depending on age and face amount or at underwriter's discretion
ATTENDING PHYSICIAN STATEMENT (APS)	No*	Yes, depending on age and face amount or at underwriter's discretion
MEDICAL INFORMATION BUREAU	Yes	Yes
MOTOR VEHICLE RECORDS	Yes	Yes
PRESCRIPTION DATABASE	Yes	Yes
PUBLIC RECORDS SEARCH	No*	Possible
FEATURES	<ul style="list-style-type: none"> • Policy issued without new lab work required* • Two- to seven-day cycle time to issue 	<ul style="list-style-type: none"> • 20- to 30-day cycle time to issue • Multiple touch points and follow-up

*These or other underwriting requirements may be necessary, particularly if there is a change in health, avocation or occupation.

NOTE: "Class Match" must be written in the "Additional Information" section of the application in order to receive expedited processing.

Eligible Carriers

It is important that MetLife only matches policies offered by strong companies with responsible underwriting. The list of Eligible Carriers is reviewed specifically for this program.

Allstate

- Allstate Life Insurance Company of New York
- Lincoln Benefit Life Company

American General Life Insurance Company

- U.S. Life Insurance Company of New York

Aviva (now Accordia Life and Annuity Company)

- Aviva Life & Annuity Company of New York

AXA Equitable Life Insurance Company

- MONY Life Insurance Company of America

Banner Life Insurance Company

- William Penn Life Insurance Company of New York

Genworth Life Insurance Company

- Genworth Life Insurance Company of New York
- GE Capital Life Insurance Company

Hartford Life and Annuity Insurance Company

John Hancock Life Insurance Company

- John Hancock Life Insurance Company of New York

Liberty Life

Massachusetts Mutual Life Insurance Company

Metropolitan Life Insurance Company

- MetLife Investors USA Insurance Company
- MetLife Insurance Company USA
- First MetLife Investors

Midland National Life Insurance Company

Minnesota Life Insurance Company

- Securian Life Insurance Company

Nationwide Life Insurance Company

North American Company For Life and Health Insurance

Ohio National Life Insurance Company

Pacific Life Insurance Company

- Pacific Life & Annuity Company

Phoenix Life Insurance Company

Principal National Life Insurance Company

- Principal Life Insurance Company

Protective Life Insurance Company

- Protective Life & Annuity Company

Prudential Life Insurance Company

- Pruco Life Insurance Company of New Jersey
- Pruco Life Insurance Company

State Farm Life Insurance Company

Symetra Life Insurance Company

- First Symetra National Life Insurance Company of New York

Thrivent Financial

Transamerica Life Insurance Company

- Transamerica Financial Life Insurance Company

Union Central Life Insurance Company

West Coast Life

Western Reserve Life Assurance Company

This list is subject to change. Group affiliates or subsidiaries of approved companies are not eligible unless they are already on the list of approved companies.

Only policies issued **Preferred rating classification or better** are eligible from these carriers:

The Guardian Life Insurance Company of America

Lincoln National Life Insurance Company

- Lincoln Life & Annuity Company of New York

Mutual of Omaha

- United of Omaha
- Companion Life

New York Life Insurance Company

Northwestern Mutual Life Insurance Company

Penn Mutual Life Insurance Company

Voya Financial

- ReliaStar Life Insurance Company of New York
- Security Life of Denver

Program FAQs

1. Is a special code needed on the application to identify this is for MetLife Class Match?

Yes. "Class Match" must be written in the "Additional Information" section of the application and on the top of the copy of the inforce policy face page and the copy of the inforce policy medical declarations page (part II).

2. Are policies issued through MetLife Class Match eligible for first year commission?

Yes. Since the policy issued through MetLife Class Match is a new policy, first year commission is applicable. Note that all policies issued must have financial justification and meet suitability requirements.

3. Is MetLife Class Match available in all states?

Yes, depending on statewide product availability. This program is not available for replacement applicants residing in New York.

4. Can the Tele-App be used rather than the Medical Supplement Form?

Yes. The advisor should indicate in the Special Requests / Additional Information section of the EOT that this is for the MetLife Class Match program. A copy of the inforce policy face page and the inforce policy medical declarations page must also be submitted with the EOT.

5. Can I use MetLife Enhanced Rate PlusSM (ERP) after going through MetLife Class Match?

Yes, assuming all restrictions and guidelines from both programs are met. Note that a client cannot use ERP and then use MetLife Class Match to match the improved underwriting rating from the ERP issued policy.

6. What happens if a client applies for MetLife Class Match and does not qualify medically?

If a client applies for MetLife Class Match and had a change in health since the prior policy was issued, an APS or additional information may be requested. Based on the additional information, an offer will be made if possible. If not possible, the client will be given the opportunity to pursue full underwriting.

7. Will all riders on existing policies be added to the policy issued through MetLife Class Match?

No. Any riders that normally require underwriting will require additional underwriting.

8. Is this a temporary or permanent program?

This is a temporary program available only during the 3rd and 4th quarters of 2016.

9. Can policies issued by separate carriers on the approved carrier list with the same underwriting class qualify for one combined MetLife Class Match issued policy?

If the sum of those policies is within MetLife Class Match's restrictions, the client may combine the face amounts of the policies to have one policy issued with a face amount equal to the sum of both policies.

10. If a client has an existing policy that exceeds the MetLife Class Match face amount limits, can they still apply for a new MetLife policy up to the Class Match maximum face amount?

Yes, if a client has an inforce policy that meets all other requirements but exceeds the Class Match maximum, they may apply for the maximum allowed by Class Match.

11. Can you Class Match existing MetLife policies?

Yes, as long as the policy was not issued through a simplified underwriting program (e.g. ERP) or was subject to any other rate improvement programs (e.g. MetEdge).

More questions about MetLife Class Match? Please contact the life sales desk.

• 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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