

**NOTE: The Client MUST be in the United States at the time of the interview.**

Clients **must** be prepared for a detailed interview to complete the application (approximately 20-40 minutes) and will be expected to provide detailed personal information related to their health and medical history, foreign travel, aviation, avocation, driving history, beneficiary name(s), date of birth or Social Security number, etc. Clients will be asked for payment information during the interview. They should have bank account information at hand.

**TRADITIONAL UNDERWRITING****How it Works**

A producer completes the Life Express Order Ticket at the point of sale, collecting only basic information. The Life Express Order Ticket is a request for coverage, not an application or a binding contract. A tele-interviewer from the New Business Call Center then calls the Owner/ Insured(s) to collect the remaining application information over the phone.

**Product Availability**

- Guaranteed Level Term (SEE NOTE BELOW)\*
- Guarantee Advantage Universal Life
- Whole Life
- Equity Advantage Universal Life

\*NOTE: 10, 15 & 20 Year Guaranteed Level Term coverage for ages 18-40 with face amounts from \$100,000 to \$500,000 is available ONLY through Rapid eUnderwriting. (The total face amount written with MetLife in the past 12 months cannot exceed \$500,000, including this application. The lifetime total underwriting amount through Rapid eUnderwriting is \$500,000).

**What Producers Should Know**

The following situations are ineligible for the Tele-Application process:

- Where the client(s) is a foreign resident (i.e., one whose permanent residence is outside of the US)
- Where the Owner is a minor
- When requesting the GSPO+ rider
- Policy change cases
- Term conversion cases
- Group Conversion

Foreign language interviews are available (except where prohibited) in Spanish, Korean, Vietnamese, Cantonese and Mandarin. If the language desired is not listed here, please call the Tele-Application Call Center toll-free at 877-295-2114 for further information on foreign language interviews.

Complete all sections of the Life Express Order Ticket; incomplete forms may delay processing.

**RAPID eUNDERWRITING****How it Works**

Rapid eUnderwriting is an enhanced process that allows underwriting review to be completed in approximately 48 hours from the time an application is submitted. Producers who have a Rapid eUnderwriting eligible client (see criteria below) will complete all relevant sections of the Life Express Order Ticket (EOT). A tele-interviewer from the New Business Call Center then calls the client to conduct the Rapid eUnderwriting telephone interview over the phone.

**Product/Rider Availability**

Guaranteed Level Term, 10, 15 and 20 year only

Riders:

- Acceleration of Death Benefit Rider
- Non-Convertible Disability Waiver of Premium Rider (DW)
- Convertible Disability Waiver of Premium Rider (CDW)

**Eligibility/Underwriting Criteria**

- Ages 18 – 40 (age nearest birthday)
- Face amounts from \$100,000 up to and including \$500,000 (The total face amount written with MetLife in the past 12 months cannot exceed \$500,000, including this application. The lifetime total underwriting amount through Rapid eUnderwriting is \$500,000).
- Preferred Plus to Table D (+100), including Preferred Smoker and Standard Smoker
- No Elite Plus class available
- Flat extra up to \$3.50 per thousand (limited to +50 or better)
- Limitations on beneficiaries in every state except California and New York

**What Producers Should Know**

Eligible clients cannot apply for 10, 15 or 20 Year Term coverage in the following situations:

- Where the client is a foreign resident (i.e., one whose permanent residence is outside of the US)
- Where the Insured will not be the Owner
- When requesting any rider other than those listed above
- The Enterprise Application will not be accepted for eligible clients.
- Foreign language interviews are available in Spanish, Vietnamese, Korean, Cantonese and Mandarin

**Voice Signature Disclosure**

A Voice Signature Disclosure form (ESIGDISC-71-10) must be given to all residents of the State of Massachusetts.

**ITEMS NOT required for the Rapid eUnderwriting process**

- Consent for HIV-Related Testing (EHIV-04)
- Enterprise GA Authorization (EEGAAUTH-05)

**TRADITIONAL UNDERWRITING****Voice Signature Disclosure**

A Voice Signature Disclosure form (ESIGDISC-71-10) must be given to all residents of the State of Massachusetts.

A signed Enterprise Authorization (EAUTH) is required with every Life Express Order Ticket.

Complete all supplemental forms indicated by the Owner's selections in the Life Express Order Ticket, and submit them WITH the Life Express Order Ticket.

If required based on Age/Amount underwriting guidelines, HIV Consent Forms must be submitted with the Life Express Order Ticket.

The appropriate Company and/or State replacement forms must be submitted with the Life Express Order Ticket. If a 1035 exchange is involved, the 1035 Exchange Form must be submitted with the Life Express Order Ticket.

If this is a variable sale, a signed Variable Life Supplement must be submitted with the Life Express Order Ticket.

If the primary beneficiary in Section IV is an Irrevocable Beneficiary, please so indicate in the Additional Information section.

Complete and sign the Producer Identification & Certification section of the Life Express Order Ticket.

If the premium method selected is electronic payment and if the payor will be a third party, please also submit the Electronic Payment (EP) form with a voided check.

If the payor will be the Proposed Insured or the Owner, their bank account information will be obtained during the telephone interview.

If Temporary Insurance is requested, the signed Tele-Application Temporary Insurance Agreement form must be submitted with the Life Express Order Ticket.

You must provide the client with all required notices.

If your client wishes to have electronic delivery of the policy and related documents, you must provide the Owner's Email address.

**RAPID eUNDERWRITING****Instructions for the Life Express Order Ticket**

Section VI – About Proposed Coverage. In this section, the boxed area concerning Whole Life and Universal Life/Variable Life does not apply. Currently, the only products available for the Rapid eUnderwriting process are Guaranteed 10, 15 and 20 Year Level Term. Clients who desire a longer term or a permanent product are ineligible for the Rapid eUnderwriting process.

Section VIII – Producer Identification & Certification. Complete all sections as indicated. In question 5, both the HIV Notice and the Prospectus should be checked N/A for the Rapid eUnderwriting process.

If this process is initiated through a quikMet phone sale, except as indicated below in the Client Documents section, the required client forms will be sent to the client by email, and discussed during the Tele-Application interview process.

**For quikMet Only**

If the forms are emailed to the client, the client will also be asked to sign the Enterprise Authorization (EAUTH) electronically and Consent To Do Business Electronically. The application cannot be underwritten until the client signs the authorization and consents to do business electronically. Alternatively, there will be an option for you to opt out of email delivery when you submit a quikMet ticket. In this case, you may print/deliver all disclosure documents personally and have the client "wet" sign the authorization. If you get a "wet" signature on the authorization, you will not need to follow up with the client to ensure that he or she signed the authorization electronically.

Enterprise Authorization. You must obtain a "wet" signature on this document in all of the following instances. In addition, the following Rapid eUnderwriting applications are not eligible for eConsent and will still need to have the appropriate paper forms completed with a "wet" signature:

- Applications for policies that will be replacing existing policies or contracts
- Applications on residents of states that have enacted the NAIC Model Replacement Regulation and where the proposed insured/owner has existing insurance.
- These states are: Alabama, Alaska, Arizona, Arkansas, Colorado, Hawaii, Iowa, Kentucky, Louisiana, Maine, Maryland, Mississippi, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, North Carolina, Ohio, Oregon, Rhode Island, South Carolina, Texas, Utah, Vermont, Virginia, West Virginia and Wisconsin.
- Applications from Military personnel or their dependents
- Applications where money is paid with the application and the client receives our Temporary Insurance Agreement and Receipt
- In Massachusetts when the ADBR rider is applied for
- In Maine, New York and Pennsylvania due to state regulations

**Client Documents For quikMet**

If the process is initiated through a quikMet phone sale, the following documents will be emailed to those prospective clients who are eligible for eConsent prior to the start of the tele-interview process:

- TELEAPPGUIDE
- Privacy Notice (ECPN-07)
- Important Application Information (TADISC-EUW)
- Life Insurance Buyer's Guide
- Accelerated Death Benefit Disclosure (EP-1280-04), for those clients who have elected to include this rider
- Bank Draft Disclosure (DEBITDISC)