

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

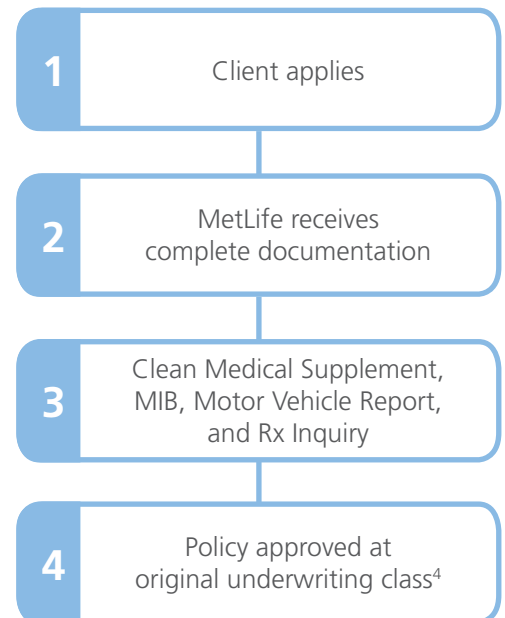
Underwriting Requirements²

1. New Business Application (ENB-7-07) and Medical Supplement (EMED-48-07), or Express Order Ticket (EOT) and Tele-Application (Tele-App) Interview (Client submits)
2. Inforce policy face page & medical declarations (**Client submits**)
3. Prescription History, Medical Information Bureau (MIB), & Motor Vehicle Reports (MetLife runs)

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)³
- Must have an existing inforce policy, issued by an approved carrier, for at least six months and no more than five years

How It Works



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

²These or other underwriting requirements may be necessary, particularly if there is a change in health, avocation or occupation.

³Not available if Standard rating was achieved through a table reduction or table shave program.

⁴Contingent upon receipt of signed delivery requirements.

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.
- No collaterally assigned policies are eligible for this program.
- 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

- Lincoln Benefit Life Company

American General Life Insurance Company

- Old Line Life Insurance Company

Aviva (now Accordia)

AXA Equitable Life Insurance Company

- MONY Life Insurance Company of America

Banner Life Insurance Company

Genworth Life Insurance Company

- GE Capital Life Insurance Company

Hartford Life and Annuity Insurance Company

Liberty Life

Manulife Insurance Company

- John Hancock 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

Nationwide Life Insurance Company

North American Company For Life and Health Insurance

Northwestern Mutual Life Insurance Company

Ohio National Life Insurance Company

Pacific Life Insurance Company

Phoenix Life Insurance Company

Principal Life Insurance Company

Protective Life Insurance Company

- Chase Insurance Life & Annuity Company
- Federal Kemper Life Assurance Company
- Zurich Kemper Life Insurance Company

Prudential Life Insurance Company

State Farm Life Insurance Company

Symetra Life Insurance Company

Thrivent Financial

Transamerica Life Insurance Company

Union Central Life Insurance Company

West Coast Life

Western Reserve Life Assurance Company

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

Massachusetts Mutual Life Insurance Company

New York Life Insurance Company

Penn Mutual Life Insurance Company

Voya Financial

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.

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.
- 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.
- 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 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?**
Should a client enter MetLife Class Match and have a change in health since last underwritten, depending on that change, an APS will be ordered or additional underwriting requests will be sent. Based on the findings, if an offer can be made it will be. The offer may be equal to the inforce policy's underwriting class or worse. If an offer cannot be made based on the additional request, the client will proceed through traditional underwriting and all needed medical information will be requested.
- 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. Currently, the program is available only during the 4th quarter, 2015.
- 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 the policy be broken up into two newly issued policies and still receive a Class Match?**
No.
- 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.

MetLife

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