

MetLife



Rapid eUnderwriting

Agenda

- Program Overview
- Client Profile
- Process
- Restrictions
- State Approvals
- Transition Rules
- FAQs
- Express Order Ticket, quikMet, and iPipeline Overview

Why Rapid eUnderwriting?

Promotes *Ease of Doing Business*, allowing you to generate **more business** and **place policies faster**

Faster

- Electronic application
- Underwriting decision
- Commission payments

Freedom from shepherding applicants through the traditional underwriting process

Leaves you with more time to prospect and grow your practice

Rapid eUnderwriting Overview

- Innovative underwriting process
- Client information is electronically gathered and reviewed
- Applicant provides “voice signature” during telephone interview
- No paramedical exams, lab work or APS’ required
- Policies can be issued in 10 days or less
- More efficient for both clients and representatives

Guidelines for Rapid eUnderwriting Cases

- Ages 18 - 40 (age nearest)
- Insured and Owner must be the same person
- Must be a resident of the United States
- Product - Guaranteed Level Term, for 10, 15 and 20 years *
- Face amounts from \$100,000 up to and including \$500,000 **

* 30-year GLT is not available for Rapid eUnderwriting

** The total amount of coverage written with MetLife in the past 12 months may not exceed \$500,000

Lifetime maximum of \$500,000 issued under Rapid eUnderwriting guidelines

Guidelines for Rapid eUnderwriting Cases

Available Riders

- Acceleration of Death Benefit Rider
- Non-Convertible Disability Waiver of Premium
- Convertible Disability Waiver of Premium

Available Underwriting Classes

- Preferred Plus to Table D, including Preferred Smoker and Standard Smoker
- Flat extra premium up to \$3.50 provided base rating is Table B or better
- *Elite Plus is not available through this program*

Cycle Times – App to Issue

Traditional Underwriting

20-25 Day Average Cycle Time from Application to Issue

Day 1 - 5

- *Application taken*
- *Application data collected*

Day 6 - 19

- *Exams / Labs*
- *Additional UW requirements*
- *Additional Admin requirements*
- *Underwriting approval / offer*

Day 20 - 25

- *Policy issued*

Rapid eUnderwriting

8 – 10 Day Average Cycle Time from Ticket to Policy Issue

Day 1 - 5

- *Submit EOT / quikMet*
- *Tele-interview completed*

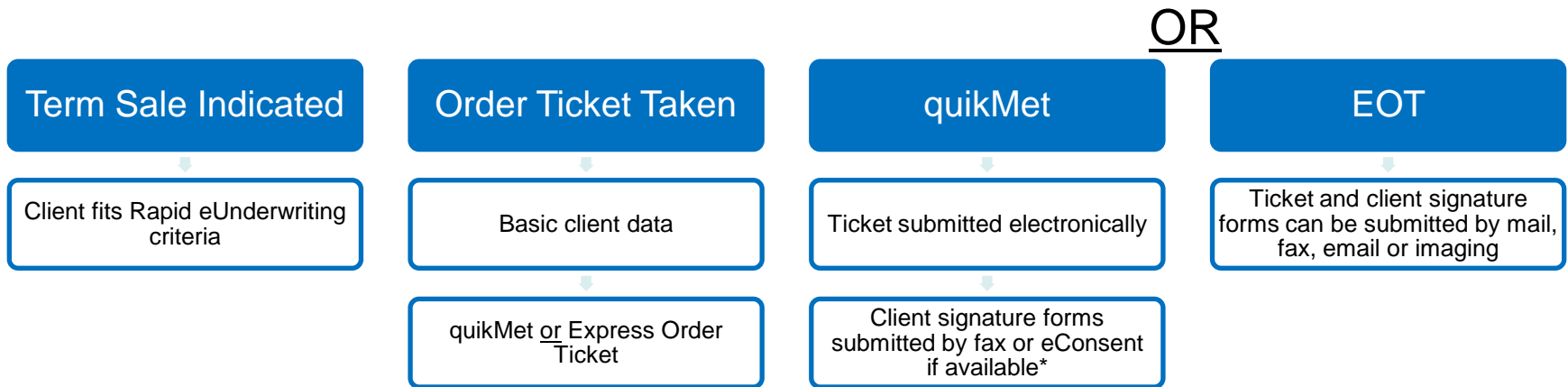
Day 6 - 7

- *Underwriting data base checks*
- *Underwriting approval / offer*

Day 8 - 10

- *Policy issued*

Rapid eUnderwriting Process

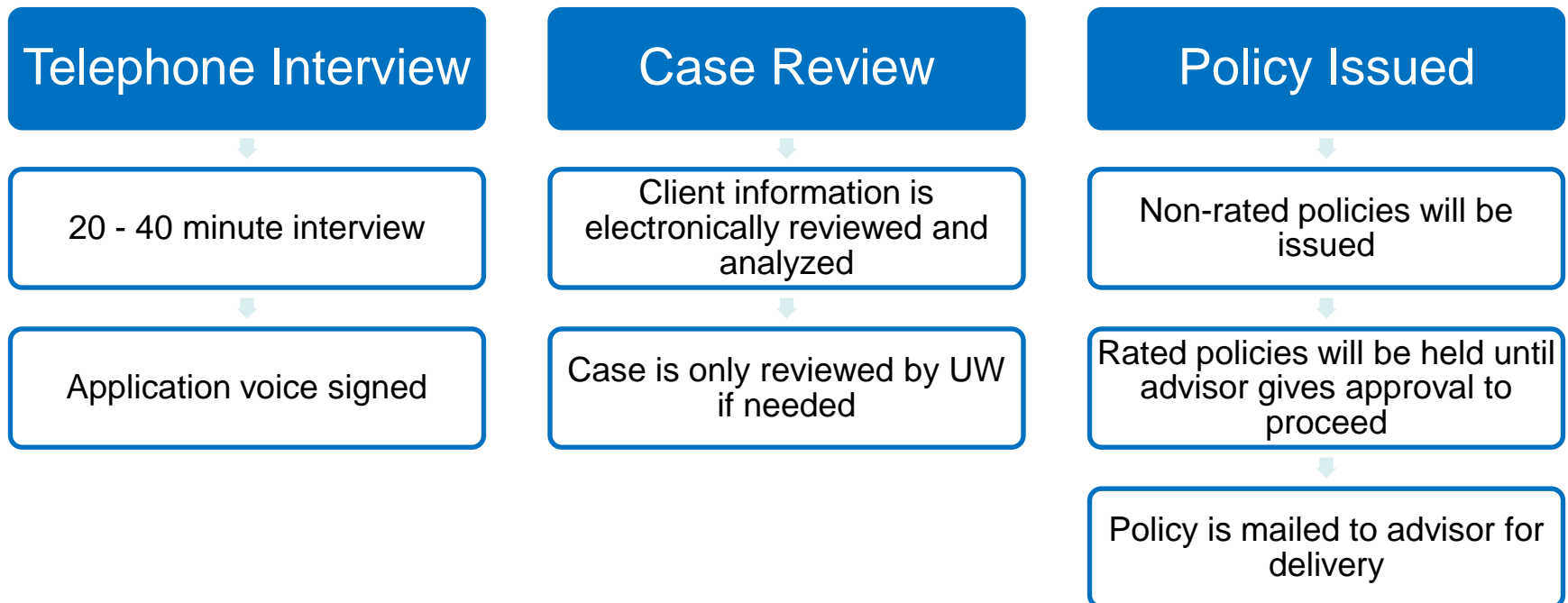


*If case qualifies for eConsent, then forms can be electronically signed.

eConsent is available on telephone sales when there is no inforce insurance in an NAIC state, Replacement, or Temporary Insurance involved.

iPipeline IGO system is also available for firms who utilize that service.

Rapid eUnderwriting Process



What is eUnderwriting?

- Telephone application with reflexive questions to gather necessary client information
 - Application goes through rules-based engine to determine risk classification
- Inquiries sent to electronic databases and reviewed by system
- System of checks and balances for consistency
- Automated review process resulting in fast and fair response

Telephone Interview

- Conducted by MetLife Customer Call Center in Johnstown, PA
 - 32 associates
 - Conducted 12,000 tele-application interviews in 2009
- Required to complete the application, using Knowledge Based Authentication and detailed reflexive questions
- Clients should be prepared for a detailed interview (20-40 minutes)
- Client must be in the United States at the time of the telephone interview
- To complete the interview in English, Spanish, Vietnamese, Korean, Cantonese, or Mandarin contact 866-856-0664
- For inquiries on additional languages contact the Representative Hotline at 877-295-2114

What to Expect Guide for Clients

- Current employment information
- Driver's license number and driving history
- Green card / visa information and immigration status, if applicable
- Complete physician information
- Current and past use of tobacco products
- Medical history
- Family medical history
- Names of any medications currently being taken
- Financial information
- Beneficiary information
- Bank account information, if monthly draft is elected

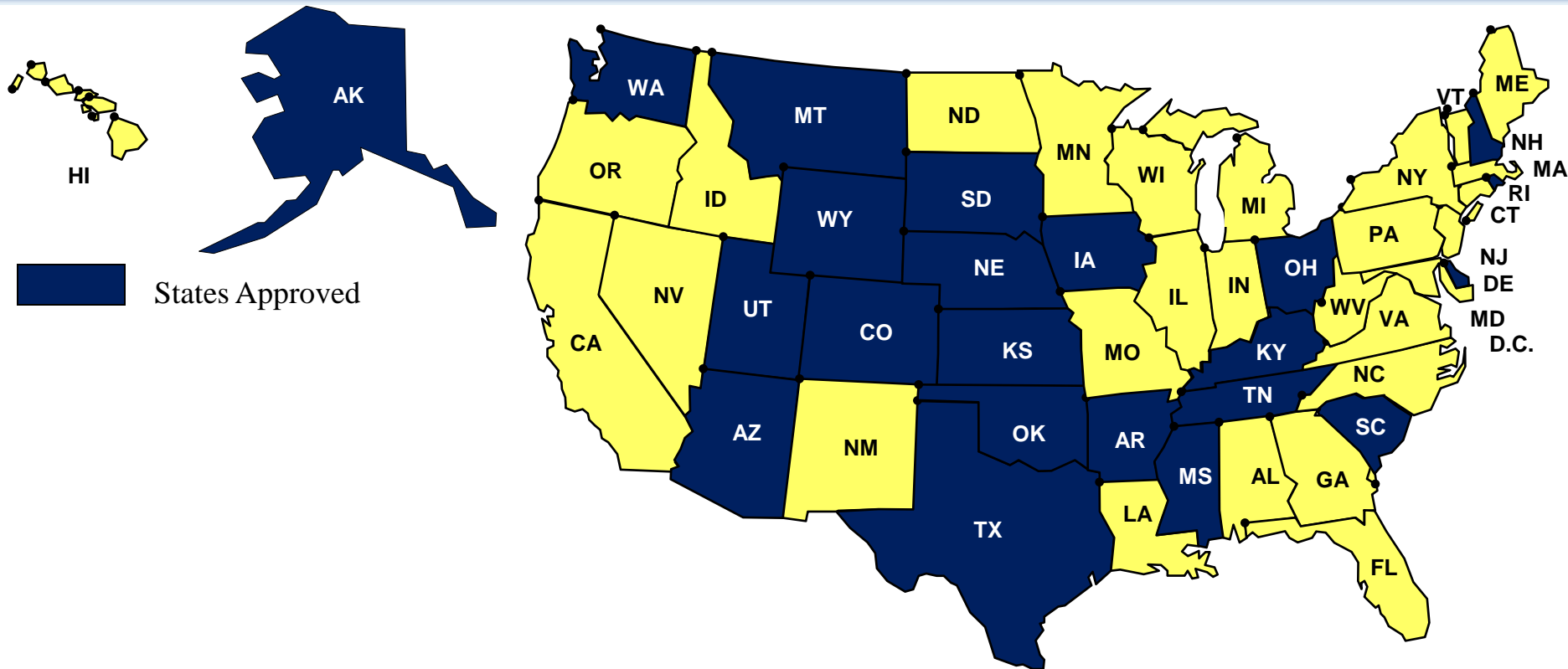
Electronic Underwriting Review

- Automatic inquiries are sent out to:
 - MIB search
 - Motor Vehicle Report
 - Prescription database search
 - Public records search
- System reviews results, only sends the case to an Underwriter if a “red flag” or inconsistency is found
- Must have Enterprise Authorization (e-Auth) form before inquiries and analyzers can be run
- Results in a decision within 24-48 hours, in most cases

Rapid eUnderwriting Restrictions

- No face amounts higher than \$500,000
- 30 year GLT not available
- No permanent products available
- Elite Plus class not available
- LTC-GPO rider not available
- Must use quikMet, Express Order Ticket or iPipeline
- Cannot use Enterprise application or elect traditional underwriting on eligible cases
- Insured and Owner must be same person
- Beneficiary designations are limited to specific relationships such as certain family members, guardians, trusts and domestic partners. Limitations exist on beneficiary types in all states, except NY and CA. See Producer Guide for full details
- Client must be U. S. resident
- Premium payor can be third party, but must be U. S. resident. Requires payor signature on EFT paperwork

State Availability



Release 1 Rapid eUnderwriting will be available in the following 23 states:

AK, AZ, AR, CO, DE, DC, IA, KS, KY, MS, MT, NE, NH, OH,

OK, RI, SC, SD, TN, TX, UT, WA, WY

Transition Rules

- Effective October 22, 2010, qualifying cases will be processed using Rapid eUnderwriting and must be submitted via quikMet, Express Order Ticket, or iPipeline
- Enterprise applications must be signed by October 22, 2010 and received by November 22, 2010
- Enterprise applications not received within the transition window will not be accepted and must be resubmitted via quikMet, Express Order Ticket, or iPipeline

Transition Rules

For cases that qualify as Middle Market / Rapid eUnderwriting eligible – you may NOT use the Enterprise application beginning October 22.

MetLife Policy Number _____

Application for Life Insurance

Company (Check the appropriate ONE.)
 The Company indicated in this section is referred to as "the Company".

Metropolitan Life Insurance Company General American Life Insurance Company
 New England Life Insurance Company MetLife Investors USA Insurance Company
 MetLife Investors Insurance Company

SECTION I - About the Proposed Insured

For Additional Insureds please complete the **Additional Insureds Supplement** form.

First Name _____ Middle Name _____ Last Name _____

Permanent Address _____ City _____ State _____ Zip _____

Country of Legal Residence _____ Date of Birth _____ E-Mail Address _____

Primary Phone Number _____ Alternate Phone Number _____ Preferred Time to Call _____ From AM PM To AM PM Sex Male Female

Place of Birth _____ Social Security or Tax ID Number _____ Earned Annual Income _____ Net Worth _____

U.S. Driver's License Issuer of ID _____ If not licensed, please indicate other form of ID: Passport Issue Date (if any) _____ Government Issued Photo ID Expiration Date (if any) _____

Name of Employer _____ Employer City _____ State _____ Zip _____ Position/Duties _____

NON U.S. CITIZENS ONLY - Country of Citizenship _____		Green Card/Visa Type _____	Expiration Date _____
Country of Permanent Residence _____		ID Number _____	Years in the U.S. _____

SECTION II - About the Owner ⚠ Complete **ONLY** if the Owner is **NOT** the Proposed Insured.

OWNER - TRUST / BUSINESS ENTITY - Name of Entity _____ Tax ID Number _____ Trustee / Owner State _____

Trust Business Entity Charity Qualified Pension Plan Complete the appropriate **required** form(s).

OWNER - OTHER INDIVIDUAL

First Name _____ Middle Name _____ Last Name _____


Permanent Address _____ City _____ State _____ Zip _____

Country of Legal Residence _____ Citizenship _____ Social Security or Tax ID Number _____ Date of Birth _____ Phone Number _____

E-Mail Address _____ Earned Annual Income _____ Net Worth _____ Relationship to Proposed Insured _____

Please indicate form of ID: U.S. Driver's License Issuer of ID _____ Passport Issue Date (if any) _____ Government Issued Photo ID Expiration Date (if any) _____

Check if ownership should revert to Insured upon Owner and Contingent Owner's death.


1 of 11

ENB-7-07-IL 181828078481007687818148X (07/07) eF

Frequently Asked Questions

Is Elite Plus still available on Term?

Yes, but not with Rapid eUnderwriting. Clients applying for over \$500,000 in coverage or GLT-30, as well as clients over the age of 40 may qualify for Elite Plus. Traditional underwriting is required. Once lifetime maximum is reached for Rapid eUnderwriting, Elite Plus is available for the client, with traditional underwriting.

Should I order exams, labs and APS'?

No exams, labs or APS' should be ordered. One of the benefits of Rapid eUnderwriting is that cases will be reviewed without exams and APS'.

Will information submitted on earlier cases be reviewed?

Yes. Medical information on previous cases will be reviewed and will factor into the underwriting decision on the new case.

Frequently Asked Questions

What happens if I change products or face amount?

If the change moves you into or out of Rapid eUnderwriting criteria, you will be required to submit a new case and the review process will start over with the applicable underwriting requirements.

How are alternate/additional policies handled?

Alternate and additional policies are not supported through Rapid eUnderwriting, EOT or quikMet. If multiple policies are desired, the client will need to submit multiple order tickets / applications. Each type of business will be processed separately, according to our stated guidelines.

My client bought a \$300,000 WL policy 6 months ago, can they now buy \$250,000 GLT-20?

Yes. However, Rapid eUnderwriting is not available for this client. They are subject to traditional underwriting since they exceed the \$500,000 maximum.

Frequently Asked Questions

Will illustration systems be updated to reflect the change in process?

Yes. The illustration systems will have an alert pop up to inform advisors that Rapid eUnderwriting applies and quikMet or EOT must be used. There will also be a statement on illustration output.

Is there a lifetime maximum for Rapid eUnderwriting?

Yes. Clients can only purchase \$500,000 of term coverage through the Rapid eUnderwriting process. From that point forward, they would be subject to traditional underwriting. Any additional term policies purchased would be eligible for Elite Plus and full product features would be available.

On cases that are declined, how can producers obtain information MetLife gathered about the client?

The application taken during the telephone interview will be available in eNewBusiness. No other information obtained by MetLife will be accessible to the producer.

Where to Get More Information

<https://rapid.metlife.com>

On our mini-site, you can link to a number of helpful reference pieces:

- Training materials and schedule
- Consumer brochure
- Highlight sheet
- Process guide
- FAQs



Rapid eUnderwriting with Guaranteed Level Term

MetLife

protection. fast. guarantees.



Rapid eUnderwriting - Client and Product Specifics

MetLife

1. Rapid eUnderwriting - Client and Product Specifics

1. Rapid eUnderwriting

Rapid eUnderwriting is an innovative underwriting process that allows you to issue a policy in as little as 10 minutes. It is available for clients ages 18 to 40. The process is available for clients ages 18 to 40. The process is available for clients ages 18 to 40. The process is available for clients ages 18 to 40.

2. Who is eligible for Level Term?

Level Term is available for clients ages 18 to 40. The process is available for clients ages 18 to 40. The process is available for clients ages 18 to 40. The process is available for clients ages 18 to 40.

3. How long does it take to get a policy?

Level Term is available for clients ages 18 to 40. The process is available for clients ages 18 to 40. The process is available for clients ages 18 to 40. The process is available for clients ages 18 to 40.

4. What are the benefits of Level Term?

Level Term is available for clients ages 18 to 40. The process is available for clients ages 18 to 40. The process is available for clients ages 18 to 40. The process is available for clients ages 18 to 40.

5. How much does it cost?

Level Term is available for clients ages 18 to 40. The process is available for clients ages 18 to 40. The process is available for clients ages 18 to 40. The process is available for clients ages 18 to 40.

6. Can I add riders to my policy?

Level Term is available for clients ages 18 to 40. The process is available for clients ages 18 to 40. The process is available for clients ages 18 to 40. The process is available for clients ages 18 to 40.

7. How do I get a quote?

Level Term is available for clients ages 18 to 40. The process is available for clients ages 18 to 40. The process is available for clients ages 18 to 40. The process is available for clients ages 18 to 40.

8. How do I get a policy?

Level Term is available for clients ages 18 to 40. The process is available for clients ages 18 to 40. The process is available for clients ages 18 to 40. The process is available for clients ages 18 to 40.

9. How do I get a policy?

Level Term is available for clients ages 18 to 40. The process is available for clients ages 18 to 40. The process is available for clients ages 18 to 40. The process is available for clients ages 18 to 40.

10. How do I get a policy?

Level Term is available for clients ages 18 to 40. The process is available for clients ages 18 to 40. The process is available for clients ages 18 to 40. The process is available for clients ages 18 to 40.



Overview of Express Order Ticket and quikMet

Express Order Ticket & quikMet Overview

- Less time spent at the point of sale
 - Streamlined process
 - Few questions asked at the point of sale, almost entire process is handled via a telephone interview
- No need to get the application signed at the time of delivery
- EOT – paper version
- quikMet – electronic version

Express Order Ticket & quikMet Approved Products

EOT

- Guaranteed Level Term*
(10, 15, 20 and 30 year)
- Guarantee Advantage UL
- Equity Advantage VUL
- Whole Life

quikMet

- Guaranteed Level Term*
(10, 15, 20 and 30 year)
- Guarantee Advantage UL
- Equity Advantage VUL

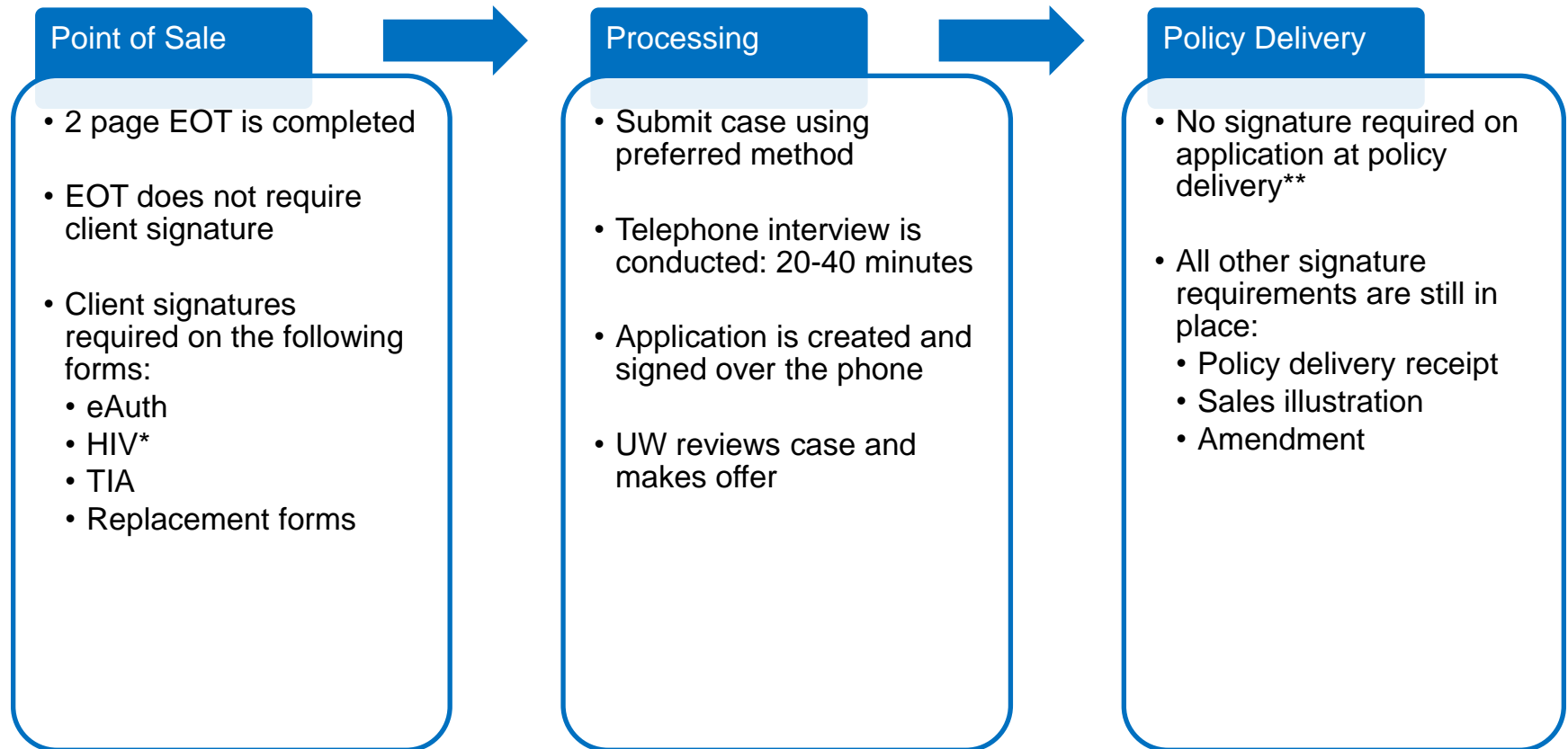
*only 10, 15 and 20 year GLT can qualify for Rapid eUnderwriting

Express Order Ticket & quikMet Restrictions

Express Order Ticket and quikMet cannot be used in the following cases:

- If the proposed insured, or the owner or the premium payer is a foreign resident
- If the policy owner is a minor
- If the Guaranteed Survivor Purchase Option Plus (GSPO+) rider is being requested
- On policy changes or term conversions or group conversions
- On an application for Legacy Advantage SUL

Express Order Ticket Process



* HIV Consent form is not needed on Rapid eUnderwriting cases

** Some exceptions apply, see the “What Producers Should Know” section for details

Express Order Ticket Sample

MetLife

Policy Number _____

Life Express Order Ticket

Company: First MetLife Investors Insurance Company MetLife Investors USA Insurance Company Metropolitan Life Insurance Company

SECTION I - About the Proposed Insured

First Name _____ Middle Name _____ Last Name _____
 State of Residence _____ Date of Birth _____ Gender M F Social Security No. _____
 Contact Phone No. _____ Preferred Time to Call: From _____ AM PM To _____ AM PM
 Language Preference for Telephone Interview English Other _____

SECTION II - About the Owner

⚠ If Owner is other than Proposed Insured.

Owner Type: Individual Trust Business Other _____
 Owner Name _____
(Include contact name if not an Individual owner)
 State of Residence/Domicile _____ Date of Birth _____ Gender M F SSN/TIN _____
 Contact Phone No. _____ Preferred Time to Call: From _____ AM PM To _____ AM PM

SECTION III - Financial Information

Owner's Earned Annual Income _____ Owner's Net Worth _____ Source of current and future payments _____

SECTION IV - About the Primary Beneficiary

Primary Beneficiary Name First _____ Middle _____ Last _____ Relationship to Insured _____

SECTION V - About Existing or Applied for Insurance

⚠ If "YES" to either question in this section, complete and submit any state and company required replacement forms.

Does the Proposed Insured or Owner have any existing or applied for life insurance or annuities with this or any other company?

Proposed Insured Yes No Owner Yes No

If **YES**, please provide total amount of existing and applied for **Life** insurance on the **Proposed Insured** only \$ _____

In connection with this form, has there been, or will there be with this or any other company any: surrender transaction; loan; withdrawal; lapse; reduction or redirection of premium/consideration; or change transaction (except conversions) involving an annuity or other life insurance? Yes No

SECTION VI - About Proposed Coverage

Product Name: _____ Face Amount: _____

Benefits/Riders: _____

Whole Life	Universal Life/Variable Life	
Dividend Options: <input type="checkbox"/> Paid-Up Additions <input type="checkbox"/> Other, please specify _____ <input type="checkbox"/> Automatic Premium Loan Requested	<input type="checkbox"/> Coverage Continuation (UL only) Death Benefit Option _____ Definition of Life Insurance: <input type="checkbox"/> Guideline Premium Test <input type="checkbox"/> Cash Value Accumulation Test	Planned Premium Year 1 _____ Years 2 to _____ Years ____ to ____ (UL only)

Payment Mode: Annual Semi-Annual Quarterly Monthly Electronic Payment
 Monthly Electronic Payment per Existing Number _____ Other _____

Premium _____

Special Requests/Additional Information (Include here any requests for alternates/additionals, specific policy date, save age, etc.):

Express Order Ticket Sample

SECTION VII - Illustration Certification for UL/VL/Whole Life Products

Was a sales illustration provided for the life insurance policy as applied for? Yes No Rate Class Quoted _____

If **YES**, please choose one of the following:

- An illustration was signed and matches the policy applied for. It is included with this Life Express Order Ticket.
- An illustration was shown or provided but is different from the policy applied for. An illustration conforming to the policy as issued will be provided no later than at the time of policy delivery.
- The sale was made using an illustration with Accelerated Payment. Please indicate number of years _____
- An illustration was displayed on a computer screen. The displayed illustration matches the policy applied for but no printed copy of the illustration was provided. An illustration conforming to the policy as issued will be provided no later than at the time of policy delivery. The illustration displayed on a computer screen included the following information:

Gender (as illustrated) Male Female Unisex Age _____
 Rating Class (e.g. Standard Non-smoker) _____ Non-smoker Smoker
 Product Name _____ Face Amount _____ Dividend Option (Whole Life Only) _____

If **NO**, please choose one of the following:

- Producer certifies that a signed illustration is not required by law.
- No illustration conforming to the policy as applied for was shown or provided prior to or at the time of this Life Express Order Ticket. An illustration conforming to the policy as issued will be provided no later than at the time of policy delivery.

SECTION VIII - Producer Identification & Certification

1. What is the purpose of insurance? (Check **ALL** that apply.)

- Estate Planning Charitable Giving Qualified Plan Mortgage Protection Buy/Sell
- Executive Bonus Split Dollar Private Split Dollar Deferred Compensation Key Person
- Business Needs - Other Income Protection Other _____

2. Method used to arrive at the Face Amount Recommendation?

- Profiles Needs Analysis Human Life Value GSIB Proposal Other _____

3. Have you completed and attached the required replacement forms?

Yes No N/A

4. Have you attached the Internal Revenue Code Section 1035 form?

Yes No N/A

5. Have the following documents been delivered:

- Privacy Notice Yes No
- HIV Notice and Consent Form Yes No N/A
- Compensation Disclosure Notice* Yes No N/A
- Debit Authorization Disclosure Yes No N/A
- ABR/ADBR Disclosure Statement Yes No N/A
- Life Insurance Buyer's Guide Yes No
- Temporary Insurance Agreement and Receipt Yes No N/A
- Military Disclosure Yes No N/A
- Current prospectus for variable products and riders Yes No N/A

*Only required for business sold by Agency Distribution Group (MetLife and NEF), MLR and MetLife Auto & Home sales representatives.

6. Did you use only sales material approved for use by the appropriate Company? Yes No

7. Did you see all persons to be insured on the date the Life Express Order Ticket was taken? Yes No If **NO**, why not? _____

8. Are you related to the Proposed Insured(s)? Yes No If **YES**, indicate relationship _____

9. Is the Proposed Owner a member of the military services or a dependent of a member of military services? "Member of the military" includes persons in any of the 5 branches of the U.S. Armed Forces or in the Reserve or in the National Guard. Yes No

I certify that I have truly and accurately recorded on all parts of this Life Express Order Ticket the information supplied by the Proposed Insured(s) and/or the applicant(s). As noted in question #7 above, I have personally observed the Proposed Insured and the applicant. Apart from any additional comments that I have supplied in the additional information section on the previous page, the Proposed Insured appears to me to be healthy. The purpose of this sale has been discussed with the Owner(s) and I believe that the product recommendations noted in this Life Express Order Ticket are appropriate.

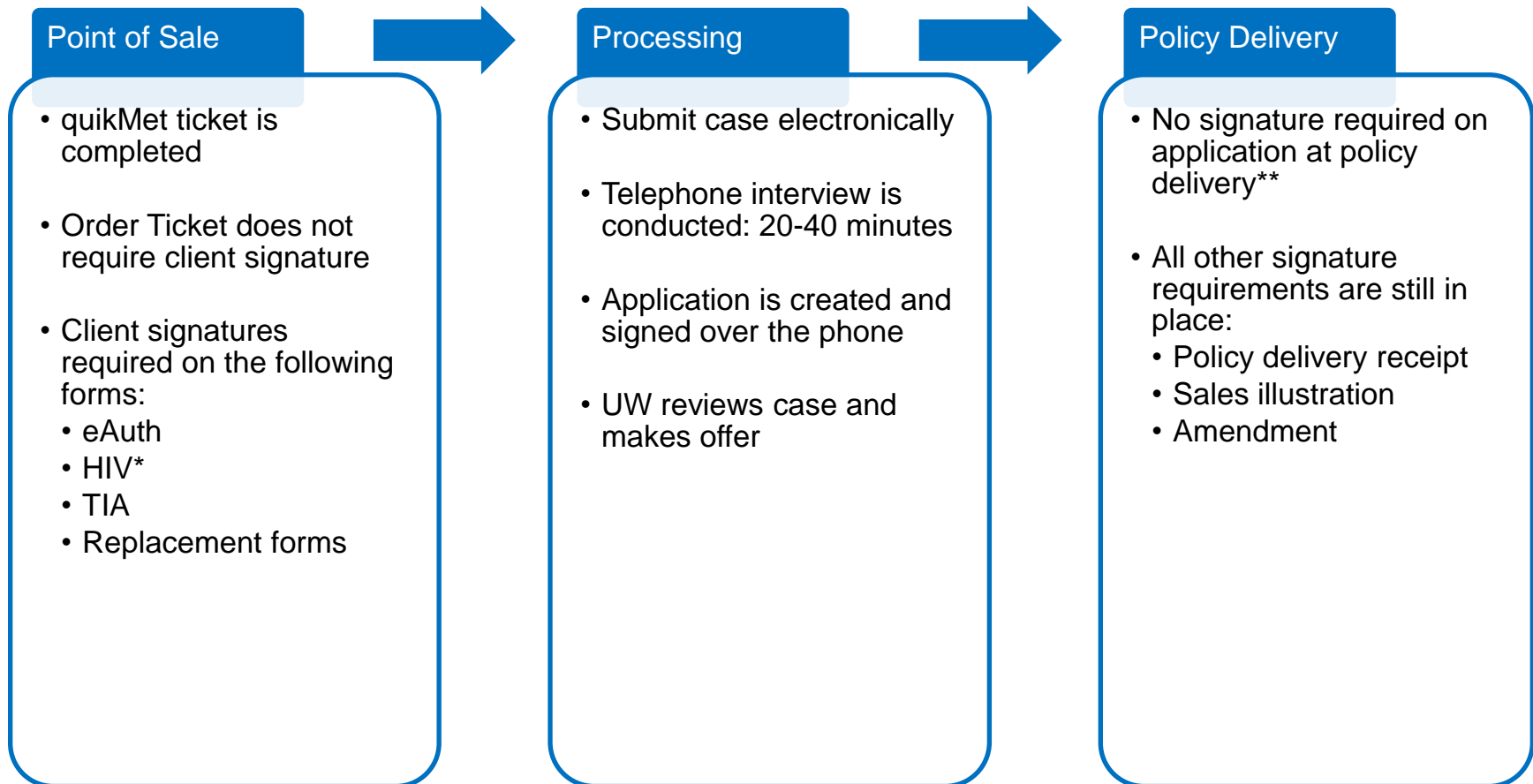
Producer Name (Please Print FULL Name)	Sales Office/ Agency Number/ID	Producer Number/ID	Commission Split %		Amount of GDC (for MLD only)
			1st Year	Renewal	

Signatures For Company Use Only

Name of Producer _____ Producer Signature _____ Date _____

I have personally reviewed this Life Express Order Ticket for appropriateness of sale. The Producer was appropriately licensed and appointed on the date this document was signed.

quikMet Process



* HIV Consent form is not needed on Rapid eUnderwriting cases

** Some exceptions apply, see the "What Producers Should Know" section for details

quikMet – What is eConsent?

- With eConsent your client can provide an e-signature on the **Enterprise Authorization** form and **Consent to Do Business Electronically** form, making the entire process electronic
- Cases that are sold when NOT face-to-face with the client
- Cases that do NOT involve inforce insurance in an NAIC state, replacements, temporary insurance, or military personnel can qualify for eConsent
- No wet signatures required
- Forms are emailed to client instead of printed by representative
- Option to Opt In or Opt Out on each eligible case

Accessing quikMet via metlifeinvestors.com

Welcome to the redesigned MetLife Investors Producer web site!

We have added a **New Look**, **New Features**, and **New Navigation** for easier use!

For a quick tour of these enhancements [click here](#), additional feature tutorials will be available in the coming weeks.

News >> [News Archive](#)

- July 24, 2009 [Attend an Advanced Sales Webinar](#)
- July 24, 2009 [MetLife to Hold Conference Call](#)
- July 24, 2009 [Updated GLT Reprice](#)
- July 24, 2009 [Important Whole Life Compensation Information](#)
- July 17, 2009 [Our Promise is For Life](#)
- July 17, 2009 [Guaranteed Level Term Reprice](#)

quikMet

- Faster
- Easier
- Stronger

[See More](#)

LIFE Underwriting eGuide

The Life Underwriting eGuide provides you with one-click access to MetLife's Life Underwriting Guidelines.

[See More](#)

My Book Of Business Quick Search

*Search By: Client Name

*Client Last Name:

Client First Name:

City:

State: --Select--

[Clear](#) [Search](#)

MyShortcuts

Shortcuts

- Welcome to quikMet >
- eNewBusiness >
- Commission Reports >

quikMet Screens – The Flow

1. License & Appointment Validation

2. Representative Confirmation

3. Proposed Insured & Beneficiary Information

4. Proposed Coverage

5. Existing Coverage & Owner Information*

6. Temporary Insurance Requested?

7. Review Submission

8. Print & Sign Forms (n/a on eConsent cases)

9. Certify & Submit Case

* Owner Information is not displayed for cases that are eligible for Rapid eUnderwriting



Overview of iGO

Case Information

The first step of the iGO process is the Case Information

App, Test **MetLife** Guaranteed Level Term (Ticket) Case Actions...

Case Information Application

Status: **Started** | Agent of Record: | Shared From: | Shared To: | Date Modified: 09/15/2010

Proposed Insured

First Name: Last Name:

Date of Birth: Age: Gender:

Case Description

(Examples: \$500,000.00, Kid's Policy, Business Policy, etc)

Carrier and Product

State: Product Type:

[Show My Selected Product](#) [Show All Available Products](#)

Product: **Guaranteed Level Term (Ticket)**

Carrier	Product	iGO e-App
<input checked="" type="checkbox"/> MetLife	Guaranteed Level Term (Ticket)	<input checked="" type="checkbox"/> e-Sign

The information on the Proposed Insured, State, and Product Type will determine the available products

Select the desired carrier and product from the list of available products

Click on **Save Changes** to generate the application

Save Changes

Click on the **Application** tab to advance to the next screen

Application

Application

App, Test **MetLife** Guaranteed Level Term (Ticket) Case Actions...

Case Information Application

Express Order Ticket Verification

Are you licensed and contracted with MetLife Investors USA Insurance Company? Yes No

State of Issue **OH**

Will the Proposed Insured be the Owner? Yes No

Proposed Insured's State of Residence

In connection with this form, has there been, or will there be with this or any other company any: surrender transaction; loan; withdrawal; lapse; reduction or redirection of premium/consideration; or change transaction (except conversions) involving an annuity or other life insurance? Yes No

Is the Proposed Owner a member of the military services or a dependent of a member of military services? "Member of the military" includes persons in any of the 5 branches of the U.S. Armed Forces or in the Reserve or in the National Guard. Yes No

Next

Mandatory fields are shaded

The Left Hand Navigation provides a guide through the sections of the Express Order Ticket .

Unviewed sections will be marked with a box



Viewed but Incomplete sections will be marked with a question mark



Complete sections will be marked with a check mark



Signature Method

e-Signature and Wet Signature options are available to the client and producer

App, Test **MetLife** Guaranteed Level Term (Ticket) Case Actions...

Case Information **Application**

Back

Please choose a signature method:

e-Signature using E-Mail: Electronically review, e-Sign using e-mail, and submit via fax, e-mail or mail.

Wet Signature: Print, review, wet sign, and submit via fax, e-mail or mail.

e-Signature Criteria

E-Mail Signatures:

1. Agent must collect the e-mail address for each signer.
2. All signers must have access to the internet and have their own e-mail address.
3. All signers must agree to use the e-Signature process.
4. All signatures must be obtained within 7 days.
5. Agent and Applicant must have Adobe Reader.

Save

View Forms

Back Next

The Ticket has been locked to protect client data from alteration

Select the desired signature method to submit the case

Submit Order Ticket

Forms must be submitted to BGA or GA for processing

App, Test **MetLife** Guaranteed Level Term (Ticket) Case Actions...

Case Information Application

Back

Print and Wet Sign

To complete the process, please:

1. Print completed Express Order Ticket Forms Package (click [View Forms](#) button below and print the forms).
2. Review all forms for accuracy.
3. Properly sign and date all documents.
4. Once the Express Order Ticket and all applicable forms have been completed, please send the package to your BGA or GA for processing with MetLife.

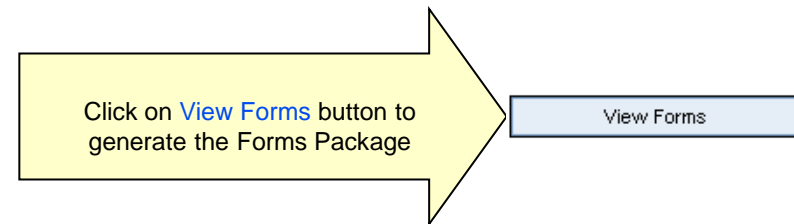
Please note: If applicable, all replacement related forms must be submitted in order for the telephone interview to proceed. Please also include a copy of the proposed illustration as presented to the client for the replacement at time of sale.

View Forms

You may logout by clicking on the [Sign Out](#) link on the top right corner.

Thank you for using our Electronic Ticket!

Save View Forms



Electronic Submission capabilities target launch in 2011

Recap

- Rapid eUnderwriting launches October 22, 2010
- Ages 18-40
- GLT 10, 15, 20
- Face amounts \$100,000 - \$500,000
- Other restrictions apply
- Must use quikMet, Express Order Ticket or iPipeline
- quikMet and EOT are great options for other sales too – All GLT, GAUL, EAVUL, WL (EOT only)

Disclosure

Thank you!

Contact Onboarding Team with any questions.

onboarding@metlife.com

Kerri Black – (860) 768-0358

Lisa Cecena – (314) 525-9260

Life insurance products are issued by MetLife Investors USA Insurance Company, 5 Park Plaza, Suite 1900, Irvine, CA 92614, Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166, and in New York only by First MetLife Investors Insurance Company, 200 Park Avenue, New York, NY 10166. 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, 5 Park Plaza, Suite 1900, Irvine, CA 92614. All are MetLife companies. September 2010

L0910131496[exp1011]

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

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