

# MetLife Enhanced Rate Plus<sup>SM</sup>

Opportunity for a Faster Underwriting Process with a Rating Class Boost

## MetLife

Now available on two MetLife products, giving you the opportunity for a better life policy rating, *faster*.

### What is it?

If you and your financial professional determine that these products are right for you, **MetLife Enhanced Rate Plus**<sup>1</sup> can speed the life insurance process for qualified applicants by reducing the time typically required for an underwriting decision to less than one week, with no paramedical exams or lab work. What's more, it can boost your rating class from standard to best possible rating class, resulting in better premiums.<sup>2</sup>

### Who's Eligible?

Applicants who are:

- Age 20 to 60
- Applying for a policy with a face amount of \$100,000 to \$1 million<sup>3</sup>
- U.S. residents with a minimum residency period of two years
- Non-smokers – no nicotine use within the last 24 months



### Example

**1** 50-year-old Male, **Standard** Non-Smoker  
\$500,000 MetLife Promise Whole Life Select 10 Policy  
Annual Premium: \$25,670



**2** Client is eligible and qualifies for MetLife Enhanced Rate Plus



**3** 50-year-old Male, **Elite** Non-Smoker  
\$500,000 MetLife Promise Whole Life Select 10 Policy  
**NEW** Annual Premium: \$24,710

UP  
TO **4%**

Lower Premium!<sup>4</sup>

<sup>1</sup> Currently available on MetLife Promise Whole Life Select 10<sup>SM</sup> and MetLife Premier Accumulator Universal Life<sup>SM</sup>.

<sup>2</sup> All eligible clients who qualify for Standard Rates without an extra premium will receive the upgrade. Clients with certain factors - including, but not limited to, ratable medical impairments and other health or lifestyle risks that require an extra premium - do not qualify for Standard Rates or program upgrades and will proceed through traditional underwriting.

<sup>3</sup> The amount of in-force coverage issued by MetLife to the client within the past 12 months plus the amount being applied for whether one or multiple policies may not exceed \$1.75 million. If the amount exceeds \$1.75 million, the client will not qualify for the program.

<sup>4</sup> May vary depending on age, gender, coverage amount and rating class.

## 5 Steps to a Simplified Underwriting Process

**1** Meet with your financial professional to go over the Telephone Application process.

**2** Once you submit an application through your financial professional, you'll receive a phone call from a MetLife Underwriting representative within 24 hours, during which you'll provide answers to a series of questions about your current health, medical history and finances. The call will take approximately 20-40 minutes.

**3** To prepare for this interview, you should have the following information readily available:

- Driver's license number and driving history
- Green Card/Visa information and immigration status, if applicable
- Current employment information
- Name, Social Security Number/Tax ID, state of residence and date of birth for each beneficiary, both primary and contingent
- Financial information
- Bank account information, if Electronic Payment option was selected as Payment Mode
- Medical history including any history of alcohol or drug use
- Current and past use of tobacco products
- The names and dosages of any medications currently being taken
- Name, address, and telephone number of current and past physicians and medical practitioners, as well as names and addresses of hospitals or other health facilities where you have been treated
- Family medical history
- Medical information regarding any children to be insured by rider, if applicable
- Information regarding participation in sports, hobbies, aviation, or high risk activities

**4** Depending upon information from your phone interview as well as various record databases:

**If you qualify** – a paramedical exam or lab work may not be needed!

**If you do not qualify** – you can continue through the traditional underwriting process.

**5** Your financial professional will contact you to discuss next steps.

**You made a great decision by choosing MetLife for your insurance needs. This important step can help provide financial stability for yourself and your loved ones. The MetLife Enhanced Rate Plus program gives you the opportunity to receive a better life policy rating, faster.**

**More questions about MetLife Enhanced Rate Plus? Please contact your Financial Professional.**

The MetLife Enhanced Rate Plus program is subject to change.

Like most insurance policies, MetLife's policies contain charges, limitations, exclusions, termination provisions and terms for keeping them in-force. Contact your financial professional for costs and complete details.

MetLife Promise Whole Life Select 10 is issued by MetLife Insurance Company USA generally on Policy Form SE-12-10 in all jurisdictions and in New York only by Metropolitan Life Insurance Company generally on Policy Form 1-15-13-NY. MetLife Premier Accumulator Universal Life is issued by MetLife Insurance Company USA on Policy Form SE-37-14 and in New York only by Metropolitan Life Insurance Company on Policy Form 1E-37-14-NY. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.

### Life 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

# MetLife

**Metropolitan Life Insurance Company**  
200 Park Avenue  
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