

# The Condensed Underwriting Guide



**MetLife**

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# Life

## Underwriting at MetLife

*Competitive.  
Responsible.*

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The Condensed Underwriting Guide is designed to offer you an easy-to-use, concise summary of the MetLife Underwriting Guidelines. The complete underwriting guidelines can be found in the online Life Underwriting Guide (THE GUIDE).

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All underwriting guidelines are subject to change. Individual case circumstances may cause changes or additional requirements to be ordered.

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## MetLife Life Underwriting Manual

The MetLife Life Underwriting Manual allows us to make underwriting decisions that are in step with:

- Advances in clinical medicine
- The complexities of non-medical risk factors
- Advanced market concepts
- The “best practices” of the life insurance industry

Underwriting credit and consideration is available for some common impairments that could improve offers for Preferred, Standard and Substandard cases.

## Telephone Surveys—Consumer Reports

*During the application process, prepare clients to expect a Personal History Interview (PHI) phone call.*

### Quality Assurance (QA) Customer Contact

**Program**—A compliance program via tele-interview or mailed survey to verify certain information on the application and ensure the client fully understands the product purchased.

**Personal History Interview (PHI)**—At age 70 and above, a routine tele-interview will be scheduled to collect certain underwriting information at amounts of \$1,000,001 through \$5,000,000 inclusive. At other ages and amounts, a PHI may be ordered based on an adverse mortality model that suggests a potential underwriting risk. Where the insured is the owner, the PHI (there will be only one contact with your customer) will include required compliance questions. Where the owner is not the insured, a post-issue written QA survey will be mailed to the owner.

**Investigative Consumer Report**—All ages at amounts over \$5,000,000.

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## Tobacco Use Guidelines

For Elite Plus, Preferred Plus, Elite, Standard Plus, Preferred Nonsmoker and Preferred Smoker, proposed insureds must meet all other criteria. Cigars, pipes and smokeless tobacco with negative urine specimen qualify for nonsmoker rates; however, Standard Plus and Preferred Nonsmoker are the best available classes. Regardless of admission of cigarette smoking or tobacco use, appropriate smoker class will be assigned when urine is positive for nicotine.\*

**Elite Plus, Preferred Plus or Elite (Non-Tobacco)**—No tobacco (in any form) or nicotine substitute use (e.g., nicotine patch, gum, nasal spray) within 5 years (60 months) of application **and** urinalysis negative for nicotine. *Celebratory cigars* (no more than 4 per year), with negative nicotine test, qualifies for Preferred Plus and Elite, **not** Elite Plus.

**Standard Plus, Preferred Nonsmoker**—No cigarette smoking or use of nicotine substitutes within 24 months of application **and** urinalysis negative for nicotine; alternate forms of tobacco use (cigar, pipe or smokeless tobacco) currently or in the past **and** urinalysis negative for nicotine.

**Preferred Smoker**—Cigarette smoking or use of tobacco substitutes currently or within 12 months of application; or a urinalysis positive for nicotine. Cigarette smoking in the past 13 to 24 months may qualify for Standard Nonsmoker.

**Standard or Substandard Nonsmoker\***—Average or impaired risk, no cigarette smoking or use of nicotine substitutes within 12 months of application; tests negative for nicotine or no testing required.

**Standard or Substandard Smoker\***—Average or impaired risk, cigarette smoking or use of nicotine substitutes within 12 months of application or a urinalysis positive for nicotine.

\* For Juvenile Standard and Juvenile Substandard (ages 0–17), tobacco use guidelines are not applicable and premium rates make no distinction for cigarette smoking or tobacco use.

## Routine APS Requirements

If your client has had a checkup/physical exam within 12–24 months, an APS may be ordered based on the following age and amount thresholds:

Ages	Checkup within 12 Months	Checkup within 13–24 Months
0–14	\$500,000 and over	Not Applicable
15–50	\$1,000,001 and over	
51–60	\$500,001 and over	
61+	\$100,000 and over	\$100,000 and over

## Motor Vehicle Records (MVR)

For the following ages and amounts, driving records will be ordered routinely for all persons proposed for insurance.

Proposed Insured	Amounts
Ages 18–35	\$100,000 and over
Ages 36 and older	\$250,000 and over

## MEDICAL UNDERWRITING REQUIREMENTS

Ages <sup>1</sup> >15	15–17	18–40	41–50	51–60	61 and Over
Up to \$99,999	Non-Medical	Non-Medical <sup>2</sup>	Non-Medical <sup>2</sup>	Simple Paramed <sup>2</sup> Urine Specimen	Simple Paramed <sup>2</sup> Urine Specimen
\$100,000 to \$249,999	Non-Medical	Non-Medical Blood with Urine Specimen	Simple Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
\$250,000 to \$999,999	Non-Medical	Simple Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
\$1,000,000	Non-Medical	Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen
\$1,000,001 to \$2,500,000	Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen
\$2,500,001 to \$4,999,999	Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen
\$5,000,000	Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen
\$5,000,001 to \$10,000,000	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen
Over \$10,000,000	Paramed Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam + TMT <sup>3</sup> Blood with Urine Specimen	MD Exam TMT <sup>3</sup> (Ages 61-70) EKG (Ages 71 & over) Blood with Urine Specimen

### Notes to Table

- Ages 0 through 14 are non-medical.
- Urine HIV testing is routinely required at ages 18 and older when the total amount in force and applied for within 12 months is \$50,001–\$99,999 in the following jurisdictions: DC, DE, FL, GA, MD, NJ, NY, PR, SC and USVI.
- An EKG should be ordered in lieu of a treadmill test (TMT) on proposed insureds known to have coronary risk factors (history of myocardial infarction, angina pectoris or coronary insufficiency).

*Based on the proposed insured's medical history, additional requirements may need to be ordered beyond those listed in the table above.*

**Survivorship Policies**—Blood and urine specimens are required for both insureds. The remaining requirements will be ordered on each proposed insured based on one-half the total policy amount.

All urine specimens obtained without a full blood specimen will be tested for HIV.

### Types of Exams (All examinations include a urine specimen.)

- Simple Paramedical (SPM)**—A *limited exam* to collect physical measurements and blood/urine specimens.
- Full Paramedical (PM)**—A *full exam* collecting full health histories, blood/urine specimens, physical measurements and EKG, if needed.
- MD Exam (MD)**—A *full exam* performed by a medical doctor who will collect full health histories, blood/urine specimens, physical measurements and perform EKG or TMT, if needed.

### General Exam Procedures

Prepare your clients for the exam by advising them of the following:

- A valid picture ID as proof of identity will need to be shown to the examiner.
- For optimum specimen results, clients should fast for 8–12 hours before their appointment if a blood specimen will be taken.

Remind clients to also have available:

- Names and addresses of any physicians who have attended them, including their primary care physicians.
- Names of any prescriptions, over-the-counter drugs and herbal remedies they are taking.

**BEST CLASS CRITERIA GUIDELINES:**  
**Face amount of \$250,000 and over**

**ELITE PLUS:** Ages 18–75 where available.

Criteria	Elite Plus
Height & Weight	Use Height & Weight Table in this guide.
Blood Pressure Age 54 & under Age 55 & over	130/80 or less 135/85 or less No medication within the last 12 months.
Blood and Urine Profile	Within normal limits. Some variances may qualify.
Cholesterol Age 54 & under Age 55 & over	200 or less 210 or less AND Ratio 4.5 or less (all ages) Available with current medication if acceptable level maintained for at least 12 months (all ages).
Personal Health History (Subject to documentation of good health)	No history of diabetes. May be available with some history of cardiovascular disease and certain cancers. No FEP's.
Aviation, Avocation, Occupation, Foreign Travel, Residence	No aviation except for non-ratable commercial pilots. No ratable avocations, occupations or foreign travel. Exclusion Riders acceptable where applicable. No foreign residence, except Canada. No FEP's for any reason.
Driving History	No DWI convictions within past 5 years. Elite Plus—Maximum of 1 moving violation within past 3 years.
Substance Abuse (Alcohol/Drugs)	No history or treatment.
Family History (Not applicable to Proposed Insureds age 66 and older)	No death from Cardiovascular Disease or Cancer (some cancers may qualify) in parents prior to age 60 or in siblings prior to age 65.  A "wellness" consideration may be allowed for proposed insured ages 50-65 to offset one early family history death due to cardiovascular disease or cancer.
Tobacco	No use of nicotine (in any form) for past 60 months and negative nicotine test.*

**Table Acronyms:**

DWI = Driving While Impaired  
 FEP = Flat Extra Premium

**PREFERRED PLUS:** Ages 18–75 where available.

**ELITE:** Ages 18–80 where available.

Preferred Plus/Elite
Use Height & Weight Table in this guide.
140/85 or less 140/90 or less No medication within the last 12 months.
Some variances qualify.
220 or less and Ratio 5.0 or less 240 or less and Ratio 5.0 or less OR 260 or less and Ratio 4.5 or less Current medication if acceptable level maintained for at least 12 months (all ages).
No history of diabetes. May be available with some history of cardiovascular disease and certain cancers. No FEP's.
No aviation except for non-ratable commercial pilots. No ratable avocations, occupations or foreign travel. Exclusion Riders acceptable where applicable. No foreign residence, except Canada. No FEP's for any reason.
No DWI convictions within the past 5 years. Elite—Maximum of 2 moving violation within past 3 years.
No history or treatment.
No death from cardiovascular disease or cancer (some cancers may qualify) in parents prior to age 60 or in siblings prior to age 65.  A "wellness" consideration may be allowed for proposed insured ages 40-65 to offset one early family history death due to cardiovascular disease or cancer.
No use of nicotine (in any form) for past 60 months and negative nicotine test.*

**Table Notes:**

Other medical or non-medical risks not listed above may preclude consideration of the Preferred classes.  
 Values listed in this chart represent the maximum allowable.

\*Celebratory cigars (up to 4 per year) with negative nicotine test is acceptable.

**BEST CLASS CRITERIA GUIDELINES:**  
Face amount of \$100,000 and over

**STANDARD PLUS** (Non-Tobacco) Age 18–75 where available.  
**PREFERRED** (Nonsmoker and Smoker) Age 18–80 where available.

Criteria	Standard Plus Preferred NS/S
Height & Weight	Use Height & Weight Table in this guide.
Blood Pressure Age 54 & under Age 55–69 Age 70 and older	145/90 or less 150/90 or less 155/90 or less Current medication acceptable for all ages.
Blood and Urine Profile	Some variances qualify.
Cholesterol Age 54 & under Age 55–69 Age 70 and older	260 or less and Ratio 6.0 or less 280 or less and Ratio 6.5 or less 150-300 and Ratio 7.0 or less Current medication acceptable if levels maintained for at least 12 months.
Aviation, Avocation, Occupation, Residence, FEPs	Aviation, avocation, occupation, FEP's or Exclusion Rider acceptable. No FEPs for foreign travel, residence or medical risks.
Driving History	No DWI convictions within past 5 years. Maximum of 2 moving violations within past 3 years.
Substance Abuse (Alcohol/Drugs)	No history in past 10 years.

**BEST CLASS CRITERIA GUIDELINES:**  
Face amount of \$100,000 and over (CONTINUED)

Criteria	Standard Plus Preferred NS
Personal Health History (Subject to documentation of good health)	No FEPs. No history of diabetes. May be available with some history of cardiovascular disease and certain cancers. No FEPs some history of cardiovascular disease and certain cancers.
Family History (Not Applicable to Proposed Insureds age 66 and older)	No death from cardiovascular disease or cancer (some cancers may qualify) in immediate family member (parents or siblings) prior to age 60. A "wellness" consideration may be allowed for Standard Plus/Preferred Nonsmoker to offset one early family history death due to cardiovascular disease or cancer. Applicable for proposed insureds ages 40–65.
Tobacco	No cigarettes and no tobacco substitutes in the past 24 months and negative nicotine test. * Preferred Smoker is available with cigarette/tobacco use currently or within the past 12 months or a positive nicotine test. Use 13–24 months ago with negative urine test may be Standard Nonsmoker.*

**Table Acronyms:**

DWI = Driving While Impaired  
FEP = Flat Extra Premium

**Table Notes:**

Other medical or non-medical risks not listed above may preclude consideration for the Preferred classes.

Values listed in this chart represent the maximum allowable.

\*Celebratory cigars (up to 4 per year) with negative nicotine test is acceptable.

ELITE PLUS, PREFERRED PLUS and STANDARD PLUS are the preferred (non-tobacco) classes for the MetLife Investors (MLI USA and First MLI) term products only. The chart below cross-references the equivalent classification by product. All other classifications are the same.

Term plan	Permanent Plans (Whole Life, EAVUL, GAUL, LASUL)
Elite Plus	No Equivalent
Preferred Plus	Elite
Standard Plus	Preferred Nonsmoker

**CRITERIA GUIDELINES: Face amount of \$100,000 and over**

(CONTINUED)

**STANDARD** (Nonsmoker, Smoker and Juvenile Standard)

Criteria	Standard
Height & Weight	Use Height & Weight Table in this guide.
Blood Pressure Ages 15–39 Ages 40–49 Ages 50 & older	160/90 165/90 170/90 Current medication acceptable for all ages.
Blood and Urine Profile	Some variances qualify.
Cholesterol Ages 0–44 Ages 45–65 older Ages 66 & older	300 or less <u>and</u> Ratio 9.6 or less or Over 300 <u>and</u> Ratio 8.0 or less 350 or less <u>and</u> Ratio 9.6 or less or 351–400 <u>and</u> Ratio 8.0 or less 350 or less <u>and</u> Ratio 10.5 or less or 351–375 <u>and</u> Ratio 9.6 or less Current medication acceptable for all ages.
Personal Health History	Average risk with or without an FEP, not substandard.
Aviation, Avocation, Occupation, Foreign Travel & Residence, FEPs	FEPs acceptable. Exclusion Riders acceptable where available.
Driving History	Average risk with or without an FEP, not substandard.
Substance Abuse (Alcohol/Drugs)	Average risk with or without an FEP, not substandard.
Family History	Generally not applicable.
Tobacco	See Tobacco Use Guidelines in this guide.

Other medical or non-medical risks not listed above may preclude consideration for the Standard class. Values listed in chart represent the maximum allowable.

**HEIGHT AND WEIGHT LIMIT TABLE**

The weights shown represent the maximum allowable weight for Preferred classes: M=Males, F=Females, age 18 and over (PFD=Preferred, STD=Standard, NS=Nonsmoker, S=Smoker)

	Elite Plus		Elite PFD Plus		PFD NS/S STD Plus	
	M	F	M	F	M	F
4' 8"	125	121	132	125	143	137
4' 9"	130	125	136	130	148	141
4' 10"	135	130	141	135	153	146
4' 11"	139	134	146	139	158	152
5' 0"	144	139	150	144	164	157
5' 1"	149	144	154	149	169	162
5' 2"	151	148	158	153	176	166
5' 3"	156	151	162	157	180	169
5' 4"	161	156	166	161	185	175
5' 5"	166	161	171	166	191	180
5' 6"	170	164	175	170	197	185
5' 7"	174	169	179	174	203	189
5' 8"	179	174	184	179	209	194
5' 9"	182	178	188	183	215	199
5' 10"	188	183	193	188	220	204
5' 11"	193	189	198	193	226	210
6' 0"	199	194	204	199	232	216
6' 1"	204	200	209	204	237	221
6' 2"	210	205	214	210	243	228
6' 3"	215	211	220	215	249	234
6' 4"	221	216	226	221	255	240
6' 5"	227	222	232	227	261	246
6' 6"	233	228	238	233	267	253
6' 7"	239	235	244	239	273	259
6' 8"	245	241	251	245	279	266
6' 9"	251	247	257	251	285	273
6' 10"	258	253	263	258	291	279
6' 11"	264	259	270	264	298	286