

Healthy LookSM

When Case Ratings Qualify for a Second Look

MetLife

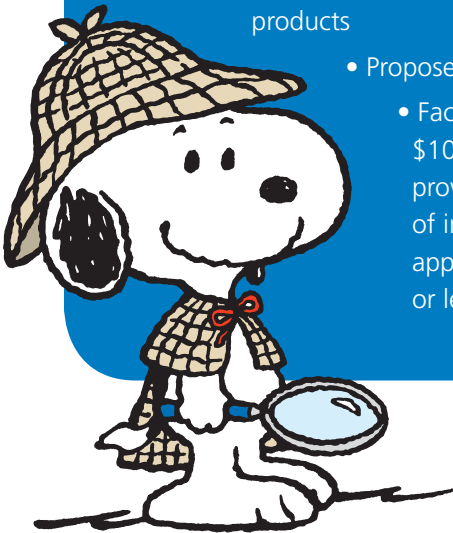
Opportunities to Improve Ratings on Preferred, Standard and Table B Offers

Sometimes, all it takes is one impairment to prevent a life insurance case from receiving a higher rating. The new Healthy LookSM facultative¹ reinsurance programs² give those cases the second look they deserve, possibly resulting in a better class rating, a lower premium for your client and a higher likelihood for a placed case.

Healthy Look is designed to deliver the best possible rating – up to Elite Plus or Elite (for term) or Elite (for permanent life products) for those rated Preferred; up to Preferred for those rated Standard; and up to Standard for those rated Table B.

Cases that may qualify for Healthy LookSM:

- All individual permanent and term life products
- Proposed insureds age 20 to 60
- Face amounts from \$100,000 to \$5 million, provided the total line of insurance in force and applied for is \$20 million or less



Healthy LookSM consists of two distinct programs

1. Moving from Preferred to Elite or Standard to Preferred

Upon approval from the reinsurer, qualifying cases can be moved from Standard to Preferred or Preferred to Elite Plus (applicable for term life products only) or Elite. In order to qualify, a case must meet the Healthy Look criteria noted above, and all other aspects of the case must qualify for the Elite class – only cases in which the impairments noted below prevent an Elite class rating are eligible. Moving up to a higher rating is based on several criteria, namely:

- Build
- Blood pressure
- Cholesterol
- Family history
- Tobacco use

2. Moving from Table B to Standard

Healthy LookSM provides the ability to move a qualifying case from a Table B to Standard rating. The program will examine details regarding up to 37 impairments (refer to the list on the next page).

Continued...

¹ Proposed insureds approved for Healthy Look and interested in additional coverage within 36 months of issue will be evaluated for facultative reinsurance during this timeframe.

² MetLife may reinsure some policies. The reinsurance agreement is solely between MetLife and the reinsurer. While reinsurance agreements may be modified or terminated, MetLife's obligations to the policyholder remain unchanged under the policy. Policyholders do not have any rights under a reinsurance agreement, are not affected by changes to reinsurance agreements, and will not be notified of changes to reinsurance agreements.

Medical Impairments

Abnormal lab results:

Abnormal blood sugar
Cholesterol/HDL
Kidney function (GFR)
Liver enzymes (isolated elevations)
Microalbuminuria
Proteinuria
Triglycerides

Other medical impairments:

Anemia
Anxiety/depression
Asthma
Atrial fibrillation and flutter
Atrial septal defect
Barrett's Esophagus
Bicuspid aortic valve
Blood pressure
Crohn's disease
Coronary artery disease as indicated by EBCT
Diabetes – Type II
EKG (T-wave abnormalities)
Epilepsy
Mitral insufficiency
Rheumatoid arthritis
Skin tumors (other than melanoma)
Sleep apnea
Thyroid
Ulcerative colitis

Medical impairment combinations:

Blood pressure and lipids (lipids include cholesterol, cholesterol/HDL ratio or triglycerides)
Build and blood pressure
Build and lipids

Weight-related:

Build
Surgical treatment of obesity

Lifestyle:

Aviation (private)
Foreign travel
Motor vehicle violations
Some high-risk occupations
Scuba diving

How Healthy LookSM works

1. A MetLife underwriter will examine the case and determine whether it could potentially qualify for a Healthy Look facultative offer from the reinsurer and, if so, which rating the reinsurer would likely assign.
2. For those cases that qualify, the underwriter will require agreement from the producer via email to process the case as a facultative³ submission, which requires any additional coverage applications during the next 36 months to be issued facultatively if approved. No Healthy Look case may be bound until the facultative offer is actually received from the reinsurer.

Your MetLife underwriter will take care of the reinsurance process from start to finish. Questions about Healthy LookSM? Your underwriter can help.

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