

# Simplified Underwriting Program

## Program Details



# MetLife

MetLife is working for you to provide your clients with the coverage they need quickly and easily. Our Simplified Underwriting Program (SUP) is an industry leader in coverage amounts. We issue up to **\$7,500** per month for individual disability insurance (DI) coverage and up to **\$10,000** per month for Business Overhead Expense (BOE) coverage.

SUP makes it easier for clients to obtain the income protection they need by requiring no additional medical or financial documentation. All they need to do is complete a full application and a telephone interview depending on age and benefit amount.

Overall Requirements for SUP		
<ul style="list-style-type: none"> <li>• Issue ages 18-50</li> <li>• Annual income of at least \$30,000</li> <li>• Occupation classes 2A and above</li> </ul>		
Additional Requirements	For Individual Products	For Business Overhead Expense
	<ul style="list-style-type: none"> <li>• Available for:                             <ul style="list-style-type: none"> <li>✓ MetLife Income Guard<sup>SM</sup></li> <li>✓ OMNI Essential</li> </ul> </li> <li>• Elimination period of 90 days or more</li> <li>• Lifetime Benefit Rider is not available with SUP. With MetLife Income Guard, either the Automatic Increase Benefit or Life Event Rider can be added, but not together. Guaranteed Insurability Option (GIO) and all other riders are available.</li> <li>• Any maximum benefit period</li> </ul>	<ul style="list-style-type: none"> <li>• Elimination period of 90 days or more</li> <li>• Maximum benefit period of up to 12 months</li> <li>• All riders available, including Guaranteed Insurability Option (GIO)</li> </ul>
<b>Maximum Benefits Up to Issue Age 45<sup>2</sup></b>	Up to \$7,500	Up to \$10,000
<b>How to Apply</b>	Application, PHI and Prescription History Database inquiry	Application, PHI and Prescription History Database inquiry
<b>Maximum Benefits Issue Ages 46-50<sup>2</sup></b>	Up to \$3,000	Up to \$10,000
<b>How to Apply</b>	Application and Prescription History Database inquiry	Application and Prescription History Database inquiry
<b>Issue and Participation Limits</b>	<p><b>With Other IDI Coverage:</b> Cannot exceed maximum benefit amount from all sources combined.<sup>1</sup></p> <p><b>With Group LTD:</b> Cannot exceed \$7,500 or \$3,000, depending on issue age, over the LTD amount.</p>	<p><b>From All Sources:</b> Cannot exceed maximum benefit amount from all sources combined.<sup>2</sup></p>

<sup>1</sup> All benefits are monthly. If the applicant owns, or has applied for additional individual DI coverage, the maximum benefit will be limited to either \$3,000 or \$7,500, depending on issue age, from all sources combined. If other coverage is Group Long-Term Disability (LTD), the maximum benefit for individual DI is either \$3,000 or \$7,500/month over the LTD amount, based on age. If the individual owns or has applied for additional BOE coverage, the maximum benefit will be limited to \$10,000.

**Our Simplified Underwriting Program offers some of the highest limits in the industry, but where do our competitors stand?**

As of 6/11/2015	MetLife	Guardian	Principal	Standard	Ameritas
<b>Max Issue Age</b>	50	50	50	50	64
<b>Occ Classes</b>	2A-6S	1-6 (All classes)	5-A (All classes)	5A-B (All classes)	All classes
<b>Maximum Monthly Benefit</b>	18-45: \$7,500 46-50: \$3,000	18-40: \$5,000 41-50: \$3,000	Single life 18-50: \$4,000 MultiLife 18-64: \$6,000	\$6,000 Actual maximum may be less depending on the occupation class	\$5,000
<b>Elimination Period</b>	90 days or longer	30 days or longer	30 days or longer	60 days or longer	30 days or longer
<b>Max Benefit Period</b>	To age 70	Up to age 67	Up to age 70	Up to age 67	Up to age 67
<b>Excluded Riders</b>	All riders available except: ✓ Lifetime Benefit <sup>3</sup>	All riders available except: ✓ Lump Sum Rider ✓ Graded Lifetime Rider ✓ Benefit Purchase Rider	All riders are available	All riders are available	Not available
<b>Underwriting Requirements</b>	✓ Application ✓ Phone Interview	✓ Application ✓ TeleMed Interview	✓ Application ✓ TeleApp (Phone interview)	✓ Application ✓ TeleApp (Phone Interview)	✓ Application ✓ Phone Interview
<b>Available in CA</b>	No	No	Yes	Yes	Yes, up to \$4,000
<b>Additional Notes</b>			Financial documentation required for financial investment related occupations and for incomes above \$150,000	Not all occupations qualify	

**Please Note:**

- **When submitting new applications**, please indicate on the submission checklist in the application that simplified underwriting is requested.
- **Cases currently in underwriting** may be considered for SUP by contacting your underwriter.
- **An application will be ineligible for SUP with a “Yes” answer to the following questions:**
  - For MetLife Income Guard: Question 14 (Driving Record and DUI) or Question 16 (Has the client been rated, modified, declined, etc.).
  - For Advantage, Essential and Select: Question 12 (Driving Record and DUI) or Question 13 (Has the client been rated, modified, declined, etc.).

**For more information on MetLife’s disability insurance, contact us today!**

<sup>3</sup> With MetLife Income Guard only, either the Automatic Increase Benefit or the Life Event Rider can be added, but not together.

The table above is intended to summarize selected provisions of the listed disability policies and selected parameters of competitor programs that may be analogous to MetLife’s Simplified Underwriting Program. The limited summary information presented does not account for the insurer’s other policies or policy series that may be available, and policies may not be available in all states. Policy provisions, rates and underwriting rules may vary and not all provisions or riders are summarized. The information in this summary is accurate of as 6/11/2015. Refer to actual policies, applications, producer guides, premium rate schedules, and other information from the issuing carrier for actual policy provisions, rates and underwriting requirements.

Disability income insurance is issued by Metropolitan Life Insurance Company, New York, NY 10166. All policies, riders and provisions may not be available in all states, at all issue ages and to all occupational classes.



**Metropolitan Life Insurance Company**  
200 Park Avenue  
New York, NY 10166  
www.metlife.com