

**MetLife**<sup>®</sup>



# Whole Life

PRODUCER GUIDE

FINANCIAL  
PROTECTION  
*for* LIFE



Life.  
your way<sup>SM</sup>



# Life.

your way

MetLife Investors understands your business. We respect your entrepreneurial spirit as you help guide clients toward financial freedom. We want to be your partner of choice as you grow your business the only way that matters, *your way*.

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**MetLife Investors**

# POLICY

## Overview

### GENERAL DESCRIPTION

MetLife's Whole Life policy is a single-life permanent product that may be the ideal solution for lifetime protection with living benefits. Utilizing locked-in guarantees, this product offers income options and can create estate liquidity and solutions for business continuation planning needs. Several optional riders are available to help customize the policy for your clients. This is a participating product and offers the opportunity to receive dividends. Although dividends are not guaranteed, they can be utilized in many ways, including increasing the cash value and death benefit of the policy over time.

Whole Life products are different from universal life products in a number of ways. As a base policy, there is limited flexibility in premium payment. Premium payment flexibility can be obtained through the use of riders and/or potential dividend payments. In regard to death benefits, the same applies. Riders and potential dividend payments may increase the death benefit from its level starting point. Whole life is typically designed to endow on a guaranteed cash value basis and also has the potential for dividend payments. Policy charges are bundled and not available in detail such as with a universal life policy.

#### Policy Features:

- Guaranteed cash value
- Potential for premium offset (see Dividends)
- Guaranteed paid-up short pays (see Enricher Option)
- Guaranteed level premiums

Whole Life is issued by Metropolitan Life Insurance Company in all jurisdictions.

Whole Life has guarantees that are subject to product terms, exclusions and limitations and the insurer's claims-paying ability and financial strength.

### AVAILABILITY

Whole Life is available only on a fully underwritten basis. It is available in the qualified market, without riders, utilizing unisex rates. Unisex rates are also used for all issues in Montana and elsewhere when the policy is issued as a term, condition or benefit of employment. Please check the current state availability list for the latest approval status of the base policy and policy riders.

### Term Conversions

Term conversions to Whole Life are allowed within limits regarding age and amount of insurance. Additional benefits and riders may be included in the new policy issued from a term conversion with company approval and may be subject to underwriting. MetLife group term conversions will use Unisex Standard Smoker rates for ages 0 to 99 and do not allow any additional benefits or riders to be added.

### RISK CLASSES AND ISSUE AGES

Issue age for the insured is based on the insured's "age nearest birthday" as of the policy date.<sup>1</sup> Backdating the policy date to conserve age is allowed according to normal state guidelines but no more than 180 days (state variations may apply) from the application signature date. The following risk classes and issue ages are available:

Risk Class	Issue Age
Elite Nonsmoker	18 – 80
Preferred Nonsmoker and Smoker	18 – 80
Standard Nonsmoker and Smoker	18 – 85
Substandard <sup>2</sup> Nonsmoker and Smoker	18 – 80
Juvenile	0 – 17
Juvenile Substandard <sup>2</sup>	15 – 17

Permanent and temporary flat extras, or combinations of the two, are allowed on all risk classes and ages, except Elite, with the maximum flat extra being \$40 per \$1,000.

### FACE AMOUNTS

#### Minimum

Risk Class	Face Amount
Elite Nonsmoker	\$250,000
Preferred	\$100,000
Other	\$10,000 (\$5,000 minimum for ages 60 and up)

#### Maximum

Subject to normal underwriting guidelines.

<sup>1</sup> Policy date is the date shown on the cover of the contract, which may differ from the date when the contract was actually issued. Policy date is used to measure issue age, policy years, policy months and anniversaries, the suicide exclusion and incontestability periods.

<sup>2</sup> For substandard issues, only tables B, C, D, E, F and H are available.

## Face Amount Banding

There are seven distinct insurance band amounts:

Band	Face Amount of Insurance
Band 1 <sup>3</sup>	\$10,000 <sup>4</sup> – \$24,999
Band 2	\$25,000 – \$49,999
Band 3	\$50,000 – \$99,999
Band 4	\$100,000 – \$124,999
Band 5	\$125,000 – \$249,999
Band 6	\$250,000 – \$499,999
Band 7	\$500,000 – Retention Limits

For face amounts of \$20 million and above reduced compensation will be paid and dividend performance in the first three years will be enhanced.

## DEATH BENEFIT PROCEEDS

At the death of the insured, the policy proceeds payable<sup>5</sup> are:

- The policy base face amount; plus
- The death benefit from dividend balances; plus
- The death benefit from any inforce primary insured riders; plus
- Premiums paid beyond the date of death; plus
- Post mortem dividends, if any; minus
- Any premium due and unpaid as of the date of death; minus
- Any loan and accrued loan interest as of the date of death.

## PREMIUM MODES

The following modal premiums are available at issue:

- Annual
- Semi-Annual
- Quarterly
- Monthly bank draft, direct monthly billing<sup>6</sup>

## MODAL PREMIUMS

Modal premiums per \$1,000 will be calculated using the following formulae rounded to the nearest cent:

Mode	
Semi-Annual	Lesser of: annual premium x.52 OR 6x monthly
Quarterly	Lesser of: annual premium x.26 OR 3x monthly
All monthly modes	annual premium x.087

## PREMIUM TYPES

### Base Premium

Base policy premium for Whole Life is level and will be payable until the policy anniversary on which the insured's attained age is 100. The policy will then continue as fully paid-up until maturity at attained age 120. Premium rates will vary based on issue age, sex, smoking status, pricing band and rating class. The rates are calculated using a rate per \$1,000 combined with the appropriate policy fee from the table below:

Mode	Bands 1 – 3	Bands 4 – 7
Annual	\$40.00	\$50.00
Semi-Annual	\$21.00	\$26.00
Quarterly	\$11.50	\$14.00
Monthly Bank Draft	\$ 4.00	\$ 5.00
Direct Monthly Billing <sup>6</sup>	\$ 5.00	\$ 6.00

### Commissionable Premium

The entire base premium is commissionable on Whole Life. There are no target premiums associated with Whole Life.

In addition to the base policy premium, the following policy riders have separate premiums and will therefore be commissionable:

- Accidental Death Benefit (ADB)
- Applicant's Waiver of Premiums Benefit (AWB)
- Children's Term Insurance Rider (CTR)
- Disability Waiver of Premiums Benefit (DW)
- Enricher Option<sup>7</sup>
- Guaranteed Issue Rider (GIR)
- Long-Term Care Guaranteed Purchase Option (LTC-GPO)

### Lump Sum Payments and 1035 Exchange Payments

The ability to make lump sum and 1035 exchange payments into the policy requires the Enricher Option. Please see the Enricher Option section for additional details on limits and restrictions.

<sup>3</sup> Small face amounts require additional disclosures or forms in some states and may be restricted at certain ages.

<sup>4</sup> Lower minimum face amount of \$5,000 exists for issue ages 60 and older.

<sup>5</sup> Any delayed settlement interest where required by state regulation will be applied to this amount.

<sup>6</sup> Only available after issue on an exception basis.

<sup>7</sup> The Enricher Option rider has its own premium, which is commissionable at its own rate.

## 7-Pay Premiums

TAMRA guidelines specify cumulative yearly premium maximums to avoid Modified Endowment Contract (MEC) status. Violation of those maximums results in tax implications to the policy owner for withdrawals and loans made from the cash value and policy assignments. The policy owner has 60 days from the end of the policy year to reverse any premiums made in excess of the 7-Pay guideline in that policy year. The company will immediately notify the policy owner whenever a premium is paid that exceeds those maximums.

## DIVIDENDS

Dividends, if declared by the Board of Directors, are expected to be paid beginning at the end of the second policy year (end of first year for policies \$20M and above). They will vary by band, issue age, duration, sex and smoking status.

When determining dividends, the company will take into account mortality experience, investment performance and operating costs and compare them with expected results. When the results are favorable, there will generally be a dividend payment.

Paid-up Additional Insurance (AI) dividend balances are also eligible for dividends. These dividend rates will vary from those paid on the base policy.

## Dividend Options

The following four dividend options are available:

- Cash
- Paid-up Additional Insurance (AI)
- Dividends to accumulate With Interest (DWI)
- Dividends to Reduce Premiums (Premium Reduction)<sup>8</sup>

The dividend option should be elected on the application. If no option is chosen, the default will be AI. Policy owners may change the dividend option for future dividends by written request at any time. A transfer of balances from DWI to AI is subject to underwriting based on the then-current rules/limits.

The AI cash value will be applied as a **Net Single Premium**, which will be used to purchase an amount of paid-up additional insurance. The net single premiums applicable to AI are based on sex and 4% interest.

Paid-up Additional Insurance (AI) provides for the added potential to generate additional death benefit and cash value buildup, which is available to use in the form of a loan or withdrawal.

## Premium Offset

Our Premium Offset feature allows an illustration to be created based on the current dividend scale, using AI that would show the base policy premiums being paid by a combination of current dividends and the dividend cash values. The illustration shows the number of years that premiums must be paid out-of-pocket before dividends can pay all future premiums. This is not guaranteed and is based off the then-current dividend rate, but shows the potential of investing dividends in AI.

## LAPSE PROCESSING – NONFORFEITURE

If premium payments are not made, the policy will have a 62-day grace period to pay missed premium, or the policy will lapse.

Since this policy has guaranteed cash value, there are certain nonforfeiture options that are available to the client should the policy lapse.

1. The guaranteed cash value can be converted into a guaranteed paid-up policy for a lower face amount (equal to the amount the cash value can purchase at the insured's attained age). This insurance is eligible for dividends.
2. The guaranteed cash value can be converted into extended term insurance, which will provide the then current death benefit for as long as the cash value can sustain, by buying term insurance.
3. The policy can be surrendered for its cash surrender value.

Unless restricted by state law, the default option will be extended term.

If the Enricher Option is included on the policy, when the base policy lapses, the Enricher Option values will be used in the nonforfeiture calculation.

## Automatic Premium Loans (APL)

A policy owner can choose Automatic Premium Loans (this feature is automatically included where required by law). If a premium is unpaid at the end of its grace period, the APLs will help keep the premium payments up-to-date by taking out policy loans to pay the required premium.

<sup>8</sup> For the Premium Reduction option, a second option may be chosen for dividends in excess of the premium. If a second option is not chosen, the excess dividends will default to AI. Special dividend option arrangements apply to certain riders, i.e., Enricher Option. Details are provided in the policy contract.

## WITHDRAWALS

Withdrawals are not allowed from the guaranteed cash value of the policy. If dividends have been accumulated (DWI) or used to purchase AI, or the Enricher Option is selected, withdrawals are allowed at any time to the extent that the Enricher Option cash value or any dividend balance is not needed to secure a policy loan. Any withdrawal will reduce both the cash value and death benefit of the AI or Enricher Option rider balances. The reduced death benefit of any AI will be the amount of paid-up additional insurance that the remaining dividend cash value will purchase at the Net Single Premium rate determined by the insured's sex, issue age and duration (in years and days) as of the date of withdrawal.

Unless otherwise specified, withdrawals will be processed from cash value in the following order: DWI, AI, Enricher Option purchased from dividends, Enricher Option purchased from premium.

## POLICY LOANS

Loans can be taken out at any time after issue, provided there is an available cash value within the policy or any attached riders.<sup>9</sup> Policy loans will decrease the cash value and death benefit.

### Dividends on the Loan Values

Loans do not have an impact on current or future dividends.

### Loan Limits

There is no minimum loan requirement. The maximum amount available for a loan is:

- Sum of the current available cash value, as of the loan date; minus
- Any outstanding loan balance and loan interest.

The total amount of the loan, including accrued interest, must not exceed the policy's cash value in order for the policy to remain inforce. Notification will be sent to the policy owner and any assignee, indicating the amount of loan repayment needed to keep the policy inforce. There is a 62-day grace period beginning on the date the notice is sent. If the amount due remains unpaid at the end of that grace period, the policy will lapse without value.

Loans are taken first against the policy's guaranteed cash value and then against the equity in the policy's dividend and rider cash value balances. A loan cannot be granted using a specific portion of the policy, e.g., the cash value of the Enricher Option and/or the cash value of AI, as collateral.

## Loan Interest

Loan interest is due at the end of each policy year. Interest not paid within 31 days after it is due will be added to the loan principal as of its due date and will bear interest at the same rate as the rest of the loan principal.

Loan interest will be charged daily at the published rate. This rate will never be more than the maximum allowed by law and will not change more than once a year for a given policy. Changes in the rate will take effect on the anniversary date of the policy.

The rate of interest set for a policy year may not be more than the higher of:

- The Published Monthly Average for the calendar month ending two months before the start of the policy year; or
- 5%.

The Published Monthly Average is Moody's Corporate Bond Yield Average – Monthly Average Corporates, as published by Moody's Investors Service, Inc., or any successor to that service.<sup>10</sup>

Policy owners will be notified in advance of any increase in the loan interest rate applicable to any policy loan.

## Loan Repayment

The minimum loan repayment amount is the lesser of \$50 or the total policy loan.

## POLICY SURRENDER

We will pay the cash surrender value upon receipt of a valid and complete written request. Enricher Option cash value is surrendered when the base policy is surrendered. Enricher Option cash value may be partially or fully withdrawn without surrender of the base policy.

Upon surrender, if premiums are not in arrears by more than three months prior to the date of request, the policy's guaranteed cash value is determined as of the end of the current policy month (or as of the date to which premiums are paid, if earlier) and discounted, at the applicable loan interest rate, back to the date of surrender.

If premiums are more than three months in arrears, or the policy is already being continued under either the Reduced Paid-up or Extended Term nonforfeiture option, the guaranteed cash value of the nonforfeiture benefit will be determined as of the policy's monthly anniversary nearest the date of surrender.

<sup>9</sup> A loan may not be taken if the policy is being continued under the extended term nonforfeiture option.

<sup>10</sup> If that average is no longer published, a substantially similar average, established by regulation issued by the insurance supervisory official of the state in which the policy is delivered.

The total cash surrender value is equal to the following:

- Guaranteed cash value of policy; plus
- The cash value of any accumulated dividend balances (AI, DWI); plus
- The cash value of any riders; minus
- Any loan principal and accrued loan interest; plus
- Any premiums paid beyond end of month (full and/or pro-rata); plus
- Any interim dividend due.

## Partial Surrenders

No partial surrenders are permitted from the base policy, only from dividend and Enricher Option values.

## AGE 120/100 PROCESSING

Whole Life matures at age 120; however, premium payments will not be accepted beyond age 100.

## Loans

New and increased loans, as well as loan repayments and payment of loan interest, are allowed. Loan balances or interest may be repaid at any time while the policy is in force. Policy loan interest will continue to accrue and be due each anniversary beyond attained age 100, if applicable.

## FACE AMOUNT CHANGES

Face amount increases are not available. Face decreases may be available on an exception basis.

## Enricher Option

### GENERAL DESCRIPTION

The Enricher Option enables the policy owner to pay additional premiums that purchase amounts of single-premium paid-up permanent life insurance. This allows the policy owner to inject some premium flexibility into the product.

### AVAILABILITY

Enricher Option is available only at issue to policies with face amounts of \$50,000 and above. Enricher Option is not available with policies issued as qualified pension life insurance plans or with a group conversion.

### RISK CLASSES AND UNDERWRITING

Enricher Option is not available on rated classes higher than table D and will not be available on cases with flat extras.

Classification	Band 3 Issue Ages	Bands 4 – 7 Issue Ages
Elite/Preferred	N/A	18 – 80
Standard	18 – 85	18 – 85
Table B	15 – 75	15 – 75
Table C	15 – 80	15 – 80
Table D	15 – 65	15 – 65
Juvenile	0 – 17	0 – 17

### RIDER CHARGES

There will be a 3% premium load on any and all Enricher Option premium received.

### RIDER PAYMENTS

The modal premium amount for this rider must be selected at issue and paid on each premium due date. The amount of the modal premium for this rider can be zero and it can be changed at the policy owner's request subject to the minimums and maximums explained.

The modal billed premium for this rider may be stopped at the policy owner's request at any time. Subject to the maximums noted, the policy owner may reactivate the billed Enricher Option premiums, provided the right to make payments to the rider has not been terminated for any reason.

Premiums to this rider will be allowed up to the policy anniversary at the insured's policy attained age 100.

In addition to the billed premium amounts, unscheduled premium payments may be made to this rider. However, if neither billed nor unscheduled premium payments are made to the Enricher Option during the first year or for any subsequent two consecutive policy years, the right to make future payments, both billed and unscheduled, ceases.

## NET SINGLE PREMIUMS

Once the rider premium load has been deducted from the Enricher Option payment amount, the remainder will be applied as a net single premium to purchase paid-up additional insurance. The net single premiums applicable to this rider are based on sex and 4% interest.

## MINIMUM ENRICHER OPTION PAYMENTS

Face Amount	Minimum Payment
\$50,000 – \$99,999 and all Juveniles	\$100 Annual
	\$50 Semi-Annual
	\$25 Quarterly
	\$10 Monthly
\$100,000+	\$250 Annual
	\$125 Semi-Annual
	\$75 Quarterly
	\$25 Monthly

## MAXIMUM ENRICHER OPTION PAYMENTS

Enricher Option premium payments are limited by an absolute dollar maximum of \$5 million in any one policy year. The maximum total payment allowed is 15 times the amount of the nonsmoker standard annual premium for the base policy. In each subsequent policy year, the maximum total payment allowed will be equal to three times that premium.

If at least 50% of the maximum allowable rider premium is not received for two consecutive policy years, the maximum allowable rider premium, without new underwriting, for any policy year becomes the greater of the total rider premiums received in each of the last two policy years.

Payments to the rider will not be accepted if all premiums due on the base policy are not paid. Any unacceptable payments will be returned to the premium payer when received.

We reserve the right to require additional evidence of insurability or to reject any amount of first year payments that are in excess of the amounts indicated on the application.

## GUARANTEED PAID UP

A guaranteed limited pay policy can be created using the Enricher Option premium payments that would place the base policy into a guaranteed paid-up status. The illustration software will solve for an amount of Enricher Option premiums that will accumulate sufficient guaranteed rider cash value combined with the base policy guaranteed cash value to support a fully paid up policy.

## CASH VALUES

The Enricher Option's cash value is equal to the death benefit of the rider multiplied by the net single premium per \$1.00 of paid-up insurance. The cash value will change from day to day and will be determined as of the date of calculation.

## WITHDRAWALS

Withdrawals of all or part of the cash value of the Enricher Option are allowed at any time. A withdrawal of Enricher Option cash value will result in a reduction of the death benefit of the Enricher Option as of the date of the withdrawal. The reduced death benefit remaining in the Enricher Option will be the amount of paid-up additional insurance that the remaining cash value will purchase at the net single premium rate. Please see the base policy withdrawals section for details on default withdrawal order.

## LOANS

The cash value of this rider is part of the available loan value of the policy and the rules, procedures and interest rate applicable to loans on the basic policy will apply.

The policy owner must request that the cash value of this rider be included in a loan transaction and should review a policy illustration to determine whether that value should be borrowed or withdrawn to meet cash needs.

## AUTOMATIC PREMIUM LOAN (APL)

Premium payments to this rider cannot be paid by the APL provision. However, while premiums for the base policy are being paid by APL, unscheduled premium payments to this rider will be accepted subject to the minimum/maximum rules stated previously.

## RIDERS AND BENEFIT INTERACTION

There are no optional benefits applicable to this rider. However, amounts of insurance purchased through this rider will be eligible for accelerated payment under the Acceleration of Death Benefits Rider (ADBR).

Any Disability Waiver of Premiums Benefit (DW) and/or Applicant's Waiver of Premiums Benefit (AWB) purchased on the base policy will not apply to the payments for this rider. However, while the base policy premiums are being waived by either DW or AWB, the right to make future payments to the Enricher Option will continue.

The policy owner will not be billed for the rider premiums while the base policy's premiums are being waived under the AWB.<sup>11</sup> However, the policy owner will be given the option to continue to make premium payments to this rider in the form of unscheduled premium payments.

## TERMINATION

The right to make both billed and unscheduled premium payments to the Enricher Option will terminate on the earliest of:

- 31 days after the first policy anniversary, if no payment has been made to the rider;
- 31 days after the policy anniversary, at the end of two consecutive policy years in which no payment has been made to the rider;
- the date the base policy lapses and is being continued under its nonforfeiture option;
- the date the base policy becomes fully paid up;
- the date we receive the policy owner's application for benefits under an Acceleration of Death Benefits Rider or a Disability Waiver of Premiums Benefit;

## REINSTATEMENT

Subject to underwriting, the Enricher Option can be reinstated at any time upon the written request of the policy owner except when the policy is being continued under any of its nonforfeiture options, is fully paid up.

## DIVIDENDS

The Enricher Option is participating with the first dividend payable at the end of the first rider year. Dividends credited to this rider will be used to purchase an additional amount of Enricher Option without any load being deducted, regardless of the base policy's dividend option.

## Disability Waiver of Premiums Benefit (DW)

### GENERAL DESCRIPTION

If the insured becomes totally disabled, on or before the policy anniversary on which the insured is age 60, for a continuous period of at least six months, policy premiums will be waived for as long as the total disability lasts. If the disability begins after the policy anniversary at age 60, but prior to the policy anniversary at age 65, premiums will be waived until attained age 65, or three years, whichever is longer.

### AVAILABILITY

The DW Benefit is available at issue ages 0 to 59. For issue ages 0-4, no benefit will be in effect until the insured reaches age five.

MetLife will issue insurance with the Disability Waiver of Premiums Benefit subject to the following limits:

Issue Age	0	1 – 14	15 – 59
Maximum Face Amount with DW Coverage	\$300,000	\$750,000	\$3,000,000

Amounts in excess of the above limits, up to a maximum of \$4 million for ages 15 through 59, \$1 million for ages 1 through 14 and \$400,000 for age 0, will be considered on an individual basis.

These limits apply to the aggregate amount of DW in force and applied for with any MetLife company.

### RIDER CHARGES

The charge for this rider is a percentage of the base policy and rider modal premiums, (excluding the Enricher Option) and varies based on attained age, sex and band.

<sup>11</sup>The policy owner will be informed of this option in the approval or confirmation letter sent when the request for the AWB is approved by MetLife.

## RIDER BENEFIT AMOUNT

The DW Benefit is the amount of each of the modal premium(s), including riders (except the Enricher Option).

If the base policy contains a DW Benefit, then the benefit will also cover any attached riders, except the Enricher Option. The DW Benefit will waive all covered premiums as they come due.

## RISK CLASSES AND UNDERWRITING

The DW Benefit is not available if the base coverage has a table Rating greater than F. There are no restrictions on flat extras. The rider will be rated separately from the base policy.

## DEFINITION OF TOTAL DISABILITY

We will consider the insured totally disabled if he or she is unable to perform the substantial and material duties of his or her regular occupation because of accidental bodily injury or sickness originating after the issue date of the rider. However, after such a period of total disability has continued for 24 months, we will consider the insured totally disabled only if he or she is unable to perform the substantial and material duties of any occupation for which he or she is reasonably fitted by education, training or experience. If the insured was a student when the total disability began, then going to school will be considered the insured's regular occupation.

We will consider the total and irrecoverable loss of the sight of both eyes, the use of both hands or both feet, or the use of one hand and one foot, as a total disability, even if the insured is working in any occupation.

## RECURRENT TOTAL DISABILITY

If a subsequent period of total disability commences after a period of total disability, we will consider the subsequent period to be a continuation of the previous period unless:

- It is due to an entirely different cause; or
- The insured has performed all of the material and substantial duties of a gainful occupation for a continuous period of six months, or more, between such periods of total disability.

If we consider the second period of disability as a continuation of the first, the six-month waiting period will not apply.

## TERMINATION

This rider will terminate on the policy anniversary when the insured reaches attained age 65. Rider termination will have no effect on existing DW Benefit payments.

## Applicant's Waiver of Premiums Benefit (AWB)

### GENERAL DESCRIPTION

This benefit provides for the waiver of premiums if the adult applicant for a policy on the life of a juvenile insured dies or becomes totally disabled before the policy anniversary when the adult applicant is attained age 60. The waiver applies only to premiums due prior to the policy anniversary at the insured's attained age 25, or, if earlier, the end of the premium paying period. Premiums will no longer be waived if and when the applicant is no longer disabled.

### AVAILABILITY

The Applicant's Waiver of Premiums Benefit (AWB) is available at issue only to the adult applicant of a juvenile insured; issue ages of 0 to 14. The adult applicant requesting coverage must be issue age 55 or younger.

### RISK CLASSES AND UNDERWRITING

The adult applicant must be able to qualify for the benefit in the Elite, Preferred or Standard class with no more than a \$3.50 flat extra/special rating class or Rated 3 (table D) or better with no more than a \$2.00 flat extra/special rating class or Rated 5 (table F) or better with no flat extra/special rating class utilizing the Additional Insureds Supplement.

### RIDER CHARGES

Premium for the AWB will be a percentage of the total of the base policy's modal premium and its premium for the DW, when DW is included with the policy, including policy fee. If DW is not included with the base policy, the AWB premium will be a percentage of just the base policy's modal premium, including policy fee.

### DEFINITION OF TOTAL DISABILITY

See DW Benefit definition of total disability.

### RIDER BENEFITS

The AWB benefit will waive all covered premiums, as they come due, while the applicant is disabled. No Enricher Option premiums are waived under AWB. If the base policy includes the Disability Waiver Premiums Benefit, then the AWB premium will be waived if the primary insured becomes disabled.

If the applicant dies while this rider is in force, all covered premiums will be waived until the policy anniversary when the insured is policy attained age 25.

### TERMINATION

This rider will end at the earlier of the policy anniversary when the applicant is attained age 60 or the insured's policy is attained age 25.

# Long Term Care Guaranteed Purchase Option (LTC-GPO)

## GENERAL DESCRIPTION

This rider gives the insured the option to purchase an individual long-term care (LTC) policy on the insured at one of the set option dates in the future, without any further underwriting.

No additional licensing requirements are necessary to sell the LTC-GPO rider, but when exercising the option to purchase the LTC policy, the producer needs to be licensed, contracted and appointed with MetLife to sell Long-Term Care Insurance in the desired state.

## AVAILABILITY

The rider is restricted to the issue ages of 18 to 55 and face amounts of \$100,000 or higher. This rider is not available on group conversions or if the insured already has a Long Term Care policy.

## RIDER CHARGES

The monthly cost of this rider will be based on the LTC-GPO's Maximum Daily Benefit Amount and will vary by issue age, sex, LTC-GPO risk class and smoking status.

## RISK CLASSES AND UNDERWRITING

LTC-GPO is available to all risk classifications, except rated risks (other than flat extras due to aviation, travel, occupation and avocation). Answers to additional LTC questions are required on the life application.

The underwriting classification of this rider will be Preferred or Standard and can be different from that of the base policy.

A rider Preferred rating is available only if the base policy is issued Elite or Preferred Nonsmoker. If a base policy rating was obtained through facultative reinsurance, rather than in accordance with the company's underwriting guidelines, the LTC-GPO will not be available.

## OPTION DATES

Option dates are the base policy anniversary, or after the insured reaches attained age 20, 25, 30, 35, 40, 45, 50, 55 and 60, but no sooner than the rider's second anniversary. Issuance can be no earlier than 60 days prior to an option date and no later than 60 days after an option date.

## MAXIMUM DAILY BENEFIT AMOUNT AND MAXIMUM LIFETIME BENEFIT AMOUNT

The LTC-GPO's Maximum Daily Benefit Amount (MDBA) and Maximum Lifetime Benefit Amount (MLBA) together determine the maximum amount of LTC benefits that can be purchased through this rider without underwriting. The Daily Benefit Amount and the Lifetime Benefit Amount of the LTC policy must be less than or equal to the LTC-GPO's MDBA and MLBA, respectively, based on the schedule below.

The LTC policy benefit amounts must also meet the Company's published minimums on the date of purchase, or the maximums shown in the rider schedule for the purchase option date, if less (except as otherwise required by law).

## DETERMINING BENEFIT TIERS

For most states, the rider Benefit Amount schedule will be the Tier 1 schedule, which is included below. In Maryland, Washington, DC and New Jersey the Tier 2 schedule will be used; it has higher Maximum Lifetime Benefit Amounts (starting at \$175,200). In Massachusetts and New York, the Benefit Amount schedule will be Tier 2 or Tier 3 and will be based on zip code. The Maximum Lifetime Benefit Amounts for Tier 3 start at \$219,000. Finally, Virginia's Maximum Benefit Amounts vary by zip code and will be either Tier 1 or Tier 2. Tier 2 and Tier 3 information is available in full detail in the illustration software once you have entered the insured's zip code.

### Tier 1 Benefit Table

Option Date	Maximum Daily Benefit Amount	Maximum Lifetime Benefit Amount
At Issue	\$110	\$120,450
1	\$120	\$131,400
2	\$140	\$153,300
3	\$170	\$186,150
4	\$190	\$208,050
5	\$220	\$240,900
6	\$260	\$284,700
7+	\$300	\$328,500

## LTC POLICY

The policy available for purchase through this rider will be any regularly available individual long-term care policy for regularly underwritten applicants through MetLife, or one of its affiliates, at the time the rider is exercised. Some limitations apply to the LTC plans that the client is able to select.

The LTC policy will be issued with a Daily Benefit Amount and a Lifetime Benefit Amount up to the amount shown in the LTC-GPO schedule. The LTC policy will also have a Minimum Daily Benefit Amount based on the company's published minimum on the date of purchase of the LTC policy; or the Maximum Daily Benefit Amount shown in the LTC-GPO schedule for the Purchase Option Date, if less, except as otherwise required by law. The MDBA may be converted to an annual or monthly maximum amount, depending on the LTC contract language, by multiplying it by 30 for monthly, 365 for annual.

The minimum waiting period on the LTC policy will be 100 days, or the next lowest waiting period if that is not available. At the exercise of the rider, the first-year premium for the LTC policy may be reduced by an option exercise credit.

## TERMINATION

The rider will terminate upon the earliest of: the termination of the policy; 60 days after the final option date; the effective date of the long-term care policy; or upon request.

## Acceleration of Death Benefits Rider (ADBR)

### GENERAL DESCRIPTION

The Acceleration of Death Benefits Rider provides for a discounted payment of all, or a portion, of the amount that would normally be paid to the beneficiaries upon the death of the insured under the base policy. Such payment will be made once a physician acceptable to MetLife certifies that the insured has been determined to be terminally ill with 12 months (24 months in some states) or less to live. The payment under this rider will be made to the policy owner(s).

### AVAILABILITY

This rider is available to all issue ages and risk classes. It is also available after issue. It is not available on policies being issued as a result of a group conversion. This rider may only be exercised once.

### RIDER CHARGES

There is no charge for this rider.

### AMOUNT AVAILABLE FOR ACCELERATION OF DEATH BENEFIT

The minimum amount that can be requested is \$20,000. The maximum amount that can be requested will be the greater of \$250,000 or 10% of the total eligible death benefit. However, in situations where the eligible death benefit is between \$250,000 and \$275,000, the policy owner may elect to accelerate the full amount. If less than the full amount is requested, a death benefit

of at least \$50,000 must remain in the policy. Minimums and maximums are subject to state law.

In addition, if less than the full amount is requested, all future policy values, charges and premiums will be reduced to reflect the lower coverage.

## Accidental Death Benefit (ADB)

### GENERAL DESCRIPTION

If the insured dies as a result of an accident, we will pay additional insurance equal to the base policy face amount, up to issue limits (see graph). If the insured dies while a fare-paying passenger in a licensed public conveyance operated by a common carrier for passenger service, an amount equal to twice the ADB amount will be paid.

### AVAILABILITY

The Accidental Death Benefit is available from age 0 to 65. For issue age of 0, no ADB coverage applies until age one. ADB may be added after issue.

Maximum issue is \$500,000 of ADB on any one life. This includes all ADB in force with any MetLife company. The total amount of ADB on an insured with all insurance companies (inside and outside of MetLife) may not exceed \$1 million. In addition, the following issue limits apply:

ABD Rating	Issue Ages 0 – 19	20 – 24	25 – 65
1	Individually considered for amounts over \$500,000, up to the limits for ages 20–24.	\$300,000	\$500,000
1.5		\$200,000	\$300,000
2.5		\$100,000	\$200,000
4	Not Available.	\$50,000	\$100,000

### RISKS NOT COVERED

The following death risks are not covered (subject to state variations):

- Prior to the first birthday
- More than 90 days after the accident
- Caused by mental or physical illness
- Infection, unless infection is the result of an accidental wound
- Drug use, unless advised to use by a physician
- Suicide
- Committing or attempting a felony
- Jumping out of an airplane
- Resulting from war or any warlike action during peace time

## RIDER CHARGES

Premiums are level, based on a rate per \$1,000 of ADB coverage and vary by issue age, ADB rating, sex and band. There is no rider fee.

## TERMINATION

Coverage will terminate on the earlier of the policy anniversary when the insured is attained age 70 or upon lapse or surrender of the policy.

# Children's Term Insurance Rider (CTR)

## GENERAL DESCRIPTION

Provides term insurance coverage for each child, stepchild or legally adopted child of the insured, who is under age 18 on the date of application for this rider. Upon issue, all eligible children who are listed on the application will be covered. Any child who is born, legally adopted or becomes a stepchild after issue will be covered automatically as he or she becomes eligible. Coverage for any additional insured child will not begin before the child is 14 days old.

## AVAILABILITY

Available for issue ages 18 to 55 of the primary insured. This rider is available at or after issue. This rider will be issued only in the Standard class. The basic policy must be in one of the following underwriting classes:

- Standard or better with a flat extra of \$3.50 or less,
- Table D or better with a flat extra of \$2.00 or less,
- Table F or better with no flat extra.

Children listed on the application must be underwritten and qualify for Standard at the time of issue.

## COVERAGE LIMITS

The minimum amount of rider coverage that may be issued on each insured child is \$5,000. Incremental amounts of \$1,000 are available up to a maximum amount on each insured child of \$20,000.

## RIDER CHARGES

Premium is level and based on the amount of insurance provided by this rider. The premium is independent of the primary insured's issue age, sex and rating class, and of the number and ages of children covered.

Annual premiums are \$5.00 per \$1,000 for the rider. If the base policy has the Disability Waiver of Premium benefit (DW), the DW will be required on the CTR at a cost of \$0.15 per \$1,000. If premiums are being waived on the base policy under DW, they will also be waived on CTR.

## TERMINATION

This rider will automatically terminate at the policy anniversary on which the primary insured is attained age 65. With respect to each covered child, his or her coverage will cease on the earliest of: the child's 25th birthday, the date of any policy issued under the Option for New Policy provision, or the date this rider terminates.

## PAID-UP BENEFIT

If the primary insured dies prior to the termination of this rider, supplementary paid-up policies will be issued to each covered child under age 25. These policies will provide the same benefits and conversion options as contained in this rider. The coverage under the supplementary paid-up policy will terminate on the same date that the CTR benefit would have ended.

## OPTION FOR NEW POLICY

An insured child may obtain a new policy, without evidence of insurability, between his or her 22nd and 25th birthday, or upon the termination of the rider, if earlier. The amount of the new policy may be up to five times the amount of term insurance on the covered child under this rider. The conversion can be to any available permanent product and will be issued at Standard class.

# Guaranteed Issue Rider (GIR)

## GENERAL DESCRIPTION

This rider guarantees the right to increase coverage or buy additional insurance policies, on the life of the insured, at set option dates without evidence of insurability.

## AVAILABILITY

The Guaranteed Issue Rider is available on policies with face amounts of \$25,000 and over, at issue ages 0 to 37.

## RISK CLASSES AND UNDERWRITING

The insured must be an Elite, Preferred or Standard classification with no more than a \$2.00 Flat Extra unless the additional rating is due to aviation, in which case there is no limit on the amount of the Flat Extra.

## RIDER CHARGES

The level premiums are based on rates per \$1,000 of the GIR option amount and vary by issue age and sex. Premiums are payable to the policy anniversary at the insured's attained age 40 or until the maximum number of options are exercised.

## OPTIONS AVAILABLE

The minimum option amount is \$25,000. The issue age and face amount of the base plan determines the maximum number of options and the maximum option amount as follows:

Issue Age	Maximum Number of Options	Policy Anniversary On Which Attained Age of Insured Is:	Maximum Option Amount Available Is the Lesser of:
0 – 15	8	21, 24, 28, 30, 32, 35, 37, 40	2 x Base Face or \$200,000
16 – 18	5	21, 24, 30, 35, 40	1 x Base Face or \$100,000
19 – 23	4	24, 30, 35, 40	1 x Base Face or \$100,000
24 – 31	3	32, 35, 40	1 x Base Face or \$100,000
32 – 37	1	40	1 x Base Face or \$100,000

The option must be exercised within 60 days prior to the policy anniversary or 31 days after the policy anniversary. If the option is not exercised, it may not be recovered at a later date.

## ALTERNATE OPTIONS

A GIR option may also be exercised within three months after the alternate option dates listed below:

1. The date the insured marries
2. The date a child is born alive to the insured
3. The date the insured adopts a child under the age of 21
4. The date the insured completes a professional or educational designation
5. The date the insured purchases a new home

The total number of exercised options may not exceed the maximum number of allowable options based on the issue age as listed in the chart above.

## OPTION EXERCISE CREDIT

This rider will also provide an option credit of \$3.00 for each \$1,000 of option exercised, to be applied toward the first-year premium for the new policy, specific to each option date. This credit will be available at each option date, regardless of whether prior options were exercised. The Option Exercise Credit is non commissionable.

If multiple options are exercised concurrently (e.g. twins are born alive to the insured), then this feature will provide \$3 for each \$1,000 of each option exercised.

## ADDITIONAL RIDER AVAILABILITY

Disability Waiver of Premiums Benefit and Accidental Death Benefit may be included in the insurance policy issued at the GIR option, without evidence of insurability, if the current base policy also has these riders. If premiums are being waived under DW for the base policy, then any premiums for exercised options where DW was included will also be waived.

## TERMINATION

This rider will end at the earlier of: the policy anniversary when the insured is policy attained age 40 or when the maximum number of options have been exercised.



Please Note: Metropolitan Life Insurance Company has designed this document to provide introductory information on the subject matter. State variations apply. Certain riders may not be available in all states. Descriptions herein are incomplete — for a full explanation of the terms and exclusions, please refer to the policy and the riders.

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