

# UNDERWRITING GUIDELINES

## CITIZENS OF A FOREIGN COUNTRY WHO RESIDE IN THE UNITED STATES: IMMIGRANTS AND NON-IMMIGRANTS

We may consider a recent immigrant, a non-United States citizen who has been granted lawful permanent residence as evidenced by the issuance of a Permanent Resident Alien Identification Card or who has had his or her permanent visa petition approved but is awaiting a visa number. This includes those who have been granted asylum.

We may also consider some non-immigrants residing in the US with a valid temporary visa that would allow them to easily change their status to a permanent status and individuals granted asylum. The visa types we routinely accept are E-1, E-2, F-1, F-2, K-1, M-1, M-2, N-8, N-9, V-1, V-2, H-1b. Others may be considered on an individual case basis.

Proposed insureds residing in the United States one year or more with the intent and ability to lawfully remain in the United States for at least five years may be considered for all plans and riders subject to our normal underwriting guidelines and retention. Restrictions and/or additional underwriting requirements may be required to consider proposed insureds who have been residing in the United States for a shorter duration.

### Documentation

In most situations, if the Visa/ID type, number and expiration date are provided and are consistent with other information in the application, additional documentation may not be necessary. When additional documentation is necessary, depending on the immigration status indicated, any or all of following might be requested as evidence of the visa and status.

- A copy of the passport with the visa stamp and the Arrival and Departure Record (I-94)
- The permanent resident ID card (I-155, I-551, i.e., “green card” or “white card”)
- Correspondence from the United States Citizenship and Immigration Services (USCIS) approving the petition for a permanent visa. If letter is not available, provide the 13-digit application number from the USCIS
- A valid Employee Authorization Document (EAD) card. EAD cards are not proof of the individual’s ability to remain in the USA and generally not required for most immigration classifications. However, the USCIS recommends that one be obtained for use as a government issued photo ID

### Product Availability

Depending on the length of residency in the United States, we may consider recent immigrants with a valid permanent visa and those seeking permanent immigration statuses residing in the United States with a valid temporary visa that would allow the individual to remain in the United States at least five years.

Underwriting Foreign Residents	
Individuals residing in the United States <i>less than 6 months</i> or who do not intend to remain in the United States for at least five years	Individually considered on a case-by-case basis; should be submitted on a preliminary basis. Generally, coverage will be limited to permanent plans of life insurance. No riders/benefits will be available. Maximum face amount of coverage limited to \$500,000. The Chief Underwriter may consider face amounts up to \$1,000,000 based on the individual merits of the case.
Individuals residing in the United States for at least <i>6 months to 1 year</i> , with the intent of remaining for at least 5 years	All permanent and term plans are available. Riders are limited to Disability Waiver benefits, Accidental Death benefits and The Enricher®. The amount of life insurance is based on regular financial underwriting consideration and retention limits.
Individuals residing in the United States for <i>at least 1 year</i> , with the intent of remaining for at least 5 years	All plans and riders in each Brand portfolio are available. The amount of life insurance is based on regular financial underwriting consideration and retention limits.

The application and all underwriting requirements must be written and completed in the United States. We may ask for evidence that the application was taken in the United States

Visas that are not previously listed require additional information and possibly additional documentation to determine the individual’s intent and ability to remain in the United States. Answers to the following questions will help us to evaluate the individual case.

- How long has the proposed insured resided in the United States?
- Does the individual have family in the United States?
- What financial investments, other than the coverage applied for, has the proposed insured made in the United States?
- Does he/she own real estate? Does he/she have United States bank accounts?
- What are the prospects for the proposed insured to remain here indefinitely?
- Does the client have a written commitment or contract with his/her employer?

### Examinations:

Residing in the United States one year or less: simple paramed, full blood with urine at \$50,000 or more. If age and amount or medical history warrants a more extensive medical evaluation, it should be ordered.

Residing in the United States one year or more: regular underwriting guidelines for medical requirements will apply.

**PHI’s and Investigative Consumer Reports** are required on all clients residing in the United States less than two years. The type of report necessary will be based on our regular underwriting guidelines. For all others, (e.g. in the United States two years or more) normal guidelines apply.

# UNDERWRITING GUIDELINES

## FOREIGN RESIDENTS (RESIDING OUTSIDE THE UNITED STATES FOR MORE THAN SIX MONTHS)

In order to write a life insurance policy on a United States and non-United States citizen residing outside of the United States, we must comply with United States and the resident country's laws and insurance regulations to protect you, our customers and the company's reputation as a responsible insurer in the global market.

For residents of Mexico, a more stringent set of parameters exists to be fully compliant with Mexican and United States laws and rules of suitability.

**Eligibility Guidelines** — Eligibility for consideration applies to all persons to be insured and all owners.

CONSIDERED	NOT CONSIDERED
Residents of the following countries: Antigua, Australia, Austria, Bahamas, Barbados, Barbuda, Belgium, Belize, Bermuda, Bolivia, Chile, China, Costa Rica, Curacao, Czech Republic <sup>1</sup> , Denmark, Dominican Republic, Ecuador, Germany, Greece, Grenada, Guatemala, Holland, Honduras, Hong Kong, Indonesia, Israel, Italy, Jamaica, Latvia, Luxembourg, Malaysia, Marshall Islands, Mexico, Monaco, Montserrat, Morocco, Netherlands, Netherlands Antilles, Nicaragua, Norway, Pakistan, Peru, Philippines, Poland, Portugal, Romania, Russia, Singapore, South Africa, South Korea, Spain <sup>1</sup> (non-citizen residents only), St. Kitts & Nevis, St. Lucia, St. Maarten, Suriname, Sweden, Switzerland <sup>2</sup> , Taiwan, Trinidad, Tobago, Turkey, Turks & Caicos, Ukraine, United Arab Emirates, United Kingdom and Venezuela  Must have a United States bank account to pay insurance premiums. <b>Residents of Mexico:</b> the United States bank account should be established for a purpose other than paying premiums on the life insurance policy.  1. Foreign trade legislation in the Czech Republic and Spain applies to its citizens living there. It does not apply to citizens of other countries in the Czech Republic and Spain. 2. The beneficiary must not reside in Switzerland.	Policy owner or proposed insured or beneficiary cannot reside in or be a citizen of a country subject to OFAC sanctions. Current list includes: Burma, Cuba, Iran and Sudan. Due to rapidly shifting world situations, the list of countries subject to OFAC sanctions is continuously in a state of flux. For current information, refer to the OFAC website: <a href="http://www.treas.gov/offices/enforcement/ofac/programs/">http://www.treas.gov/offices/enforcement/ofac/programs/</a>  Permanent residents, regardless of citizenship, of one of the following countries that have insurance laws that prohibit the sale of policies to their residents, cannot be considered: Argentina, Brazil, Canadian Provinces of Alberta, British Columbia and Manitoba, Croatia, France, Hungary, India, Japan, Panama and Spain (citizens only)  Hazardous occupations and avocations  Money orders and cashiers checks are not acceptable

1. In order for a resident of another country to be considered, there must be sufficient documentation provided with the application to justify the need for a United States policy, as opposed to a policy issued from a company domiciled in the resident country.
2. Applications on the lives of foreign residents are not eligible for consideration under the External Term Conversion Program (formerly Solutions for Life), quikMet, Tele-Applications or any Simplified Underwriting Program.
3. The amount of coverage available is based on the risk class of the country where the proposed insured resides. (See pages 17 and 18 for individual country risk classes.)
4. MetLife has not obtained a legal opinion on any country not listed above. Therefore, we are not able to write residents of countries not listed above.

### Product Availability

**Minimum Face Amount:** **Permanent Plans:** \$250,000. No more than half the coverage applied for may be represented by a term rider, if a term rider is available. Survivorship products are not available.  
**Term Plans:** Applications for term coverage will be considered individually.  
**NOTE:** These term cases are not eligible for Rapid eUnderwriting.

**Maximum Amounts:** Autobind and retention limits are based on the country's travel risk classification.

Country Risk Class	Amount of Coverage Available if Risk is Acceptable Based on Foreign Resident Guidelines
A	Autobind reinsurance up to \$15 million. MetLife retention up to \$5 million. Individual consideration for Elite + and Select Preferred where available.
B	MetLife retention up to \$5 million. Best class available is Preferred.
C	MetLife retention up to \$2 million. Best class available is Standard.

# UNDERWRITING GUIDELINES

## FOREIGN RESIDENTS (RESIDING OUTSIDE THE UNITED STATES FOR MORE THAN SIX MONTHS)

**NOTE: Residents of Canada (other than the Provinces of Alberta, British Columbia and Manitoba) and Guam are eligible for our regular retention and auto-bind limits offered to United States residents.**

**Riders and Benefits:** Only term riders on the primary insured and The Enricher are available.

### Application Requirements

1. All stages of the client acquisition process (initial contact and solicitation, application, completion of requirements and policy delivery) must be completed in the United States.
2. The policy state will be based on the United States mailing address of the owner, if available. Otherwise the policy state will be the state where the application was completed and signed.
3. In a cover letter, describe a profile of your client so we can understand the reason for obtaining a United States policy. Provide responses to as many of the following questions as possible:
  - How long have you known the client and in what capacity? (As a friend, relative, business relationship)
  - How did you make the sale?
  - Does the client own a business or property in the United States?
  - Is the client employed by a United States company?
  - How often is the client in the United States and for what purpose?
  - What is the client's occupation?
  - Include the name, address and telephone number of at least one reference in the country of residence who can be contacted to verify the financial statements made in the application.
  - Name of U.S. banking institution and account number.
4. Additional underwriting guidelines for residents of Mexico:
  - Each proposed insured must demonstrate strong ties to the United States:
    - Ownership in a successful business in the United States
    - Property ownership in the United States, or
    - Employed in the United States by a United States company

**A dependent spouse or child will not be considered for insurance coverage unless they have their own strong ties to the United States.**

**Working in a foreign country for a United States-owned company or owning United States brokerage investment accounts do not constitute strong ties or property ownership in the United States.**

- The following must be included in your cover letter:
  - Explanation of how and where the insurance was solicited and the circumstances under which the application was taken
  - Purpose of the insurance
  - Explanation of how the amount of insurance was determined
  - Details of the basis of the United States ties involved. The details must include:
    - Name, address, telephone number of the business/company owned in the United States
    - Addresses of all properties owned in the United States
    - Where the applicant or proposed insured works for a United States company, a copy of a pay statement, or letter on employer stationery verifying such employment
    - A detailed description of the tie to the United States and contact information of at least one business reference in the United States who can confirm and verify the tie
    - The name, address and telephone number of at least one reference in Mexico who can be contacted to verify the financial statements made in the application

### Underwriting Requirements

Minimally, a paramedical examination, full blood profile and urine specimen are required. If the age and amount or medical history warrants a more extensive medical evaluation, it should be ordered. Personal History Interviews or Investigative Consumer Reports are required on all foreign residents. Your underwriter may order an overseas consumer report if deemed necessary to properly evaluate the application. Clients must be under age 70 and the rating classification must be Table D or better. Over age 50, Standard of Care medical records must be available.

# UNDERWRITING GUIDELINES

## FOREIGN TRAVEL

### United States Permanent Residents Only (United States Citizens and Non-United States Citizens with Permanent Visa ID Residing in the United States)

The travel guidelines below allow for liberal consideration of travel within a 12-month period without any restriction or charge for the travel risk on the policy issued.

#### General Considerations Regarding Travel

When reviewing a travel risk, we are primarily concerned with future travel. Information provided on an application for past travel is viewed for significant ties to the country visited or history of frequent travel to determine the likelihood of future travel to the same countries. The proposed insured's activities while traveling may preclude coverage availability regardless of the countries to be visited. Missionaries, politicians, public figures, government officials, journalists, private security/police forces are generally not considered. All travel must be documented under the foreign travel question, with length of travel stated in weeks.

#### State Specific Foreign Travel Underwriting Guidelines

Several states have adopted requirements that impact an insurer's ability to underwrite for foreign travel. MetLife actively monitors all pending and established regulations and insurance department directives, modifying underwriting guidelines as necessary to remain in compliance.

Most state requirements provide that an adverse underwriting decision based on legal foreign travel may be made only if the decision is based on sound actuarial principles or reasonably anticipated experience.

Certain states have adopted more stringent requirements. For residents of Florida and Georgia, no adverse underwriting action is taken based on the proposed insured's past or future legal foreign travel. In Florida, there is an exception for travel to Afghanistan or Iraq. For residents of Illinois, Maryland and New York, no adverse underwriting action is taken based on the resident proposed insured's past lawful foreign travel.

Our underwriting guidelines and applications forms which include questions concerning foreign travel are compliant with state regulations. Be sure to ask questions about an applicant's foreign travel plans and accurately record the responses. This also applies to foreign travel questions posed during a PHI or Consumer Report interview.

#### Travel Exclusion Rider

The proposed insured may request the Travel Exclusion Rider in lieu of an Adverse Underwriting Decision. The Travel Exclusion Rider will not pay a death benefit if the insured dies in one of the countries listed on the application and the rider page. If the individual frequently travels to the country to be excluded, it may not be in his or her best interest to limit the death benefit with this exclusion. While we do not anticipate any other state approvals, future state legislation may preclude us from continuing to use the exclusion.

### The Travel Exclusion Rider is available for all Enterprise product brands in the following states:

Arizona	Arkansas	California	Colorado	District of Columbia	Delaware
Idaho	Kansas	Maine	Michigan	Mississippi	Nevada
New Mexico	North Dakota	Pennsylvania	Rhode Island	South Carolina	South Dakota
Tennessee	Virginia	Washington	West Virginia	Wisconsin	Wyoming

# UNDERWRITING GUIDELINES

## FOREIGN TRAVEL

### Considerations Based On Country To Be Visited

In order to determine the appropriate underwriting consideration, each country has been classified into one of four risk categories. For each category there is a limited amount of travel within a 12-month period that we accept without any adverse action. Travel for longer periods of time may preclude our Preferred classes and/or require a flat extra premium to be added to the final decision. The following table provides underwriting and reinsurance considerations for each country code.

For the purposes of travel, Canada, Guam and Puerto Rico will be considered the same as travel within the United States.

Country Code	US and Canadian Residents	Countries
<b>A</b>	<p>Up to <b>6 months</b> of travel in a 12-month period may be considered.</p> <ul style="list-style-type: none"> <li>All classes and plans available, disability waiver &amp; accidental death considered on individual basis</li> <li>No extra charge for travel risk</li> </ul> <p>Travel more than 6 months, considered as foreign resident</p> <p><b>Reinsurance and Retention Information:</b></p> <p>Up to 12 weeks of travel:</p> <ul style="list-style-type: none"> <li>Autobind up to \$60 million</li> <li>MetLife retention up to \$20 million</li> <li>Jumbo limit to \$65 million</li> </ul> <p>For travel beyond 12 weeks to 6 months:</p> <ul style="list-style-type: none"> <li>Jumbo limit \$40 million</li> <li>Autobind reinsurance up to \$15 million</li> <li>MetLife retention limited to \$5 million</li> </ul> <p>Permanent Residents (<i>if acceptable based on foreign resident guidelines</i>):</p> <ul style="list-style-type: none"> <li>Autobind reinsurance up to \$15 million</li> <li>MetLife retention limited to \$5 million</li> </ul>	<p>American Samoa, Andorra, Anguilla, Antigua and Barbuda, Argentina, Aruba, Australia, Austria, Bahrain, Barbados, Barbuda, Belgium, Bermuda, Bosnia &amp; Herzegovina, Brunei, Canary Islands, Cayman Islands, Chile, Croatia, Cyprus, Czech Republic, Denmark, Dominica, Estonia, Falklands Islands, Finland, France, French Guiana, French Polynesia, Germany, Greece, Greenland, Grenada, Guadeloupe, Hong Kong, Hungary, Iceland, Ireland, Italy, Israel (excluding Gaza and West Bank), Japan, Kuwait, Latvia, Liechtenstein, Lithuania, Luxembourg, Macau, Macedonia, Malta, Martinique, Monaco, Montenegro, Montserrat, Netherlands, Netherlands Antilles, New Zealand, Northern Mariana Islands, Norway, Oman, Poland, Portugal, Qatar, Romania, St. Kitts and Nevis, St. Lucia, San Marino, Serbia, Singapore, Slovakia, Slovenia, South Korea, Spain, Sweden, Switzerland, Taiwan, Turks/Caicos, United Arab Emirates, United Kingdom, Uruguay, Vatican City, Virgin Islands (U.S. and British)</p>
<b>B</b>	<p>Up to <b>12 weeks</b> of travel in a 12-month period may be considered.</p> <ul style="list-style-type: none"> <li>All classes and plans available, disability waiver &amp; accidental death considered on individual basis</li> <li>No extra charge for travel risk</li> </ul> <p><b>Reinsurance and Retention Information:</b></p> <p>Up to 12 weeks:</p> <ul style="list-style-type: none"> <li>Jumbo limit \$40 million</li> <li>Autobind reinsurance up to \$30 million</li> <li>MetLife retention limited to \$12.5 million</li> </ul> <p>Over 12 weeks of travel:</p> <ul style="list-style-type: none"> <li>Individually considered subject to obtaining facultative reinsurance.</li> <li>MetLife Retention limited to \$5 million</li> </ul> <p>Permanent Residents:</p> <p>MetLife retention</p> <ul style="list-style-type: none"> <li>\$5 million (no FEP)</li> <li>Best class available: Preferred/Standard Plus</li> </ul>	<p>Albania, Algeria, Armenia, Azerbaijan, Bahamas, Belarus, Belize, Brazil, Bulgaria, Cape Verde, China, Cook Islands, Costa Rica, Ecuador, Egypt, Federated States of Micronesia, Fiji, French Guiana, Georgia, Jamaica, Jordan, Kazakhstan, Kosovo, Lebanon, Libya, Malaysia, Maldives, Marshall Islands, Mauritius, Mexico, Moldova, Mongolia, Morocco, New Caledonia, Palau, Panama, Paraguay, Peru, Russia, Saint Vincent and the Grenadines, Samoa, Saudi Arabia, Seychelles, Suriname, Syria, Trinidad and Tobago, Tunisia, Turkey, Ukraine, Uzbekistan</p>

# UNDERWRITING GUIDELINES

## FOREIGN TRAVEL

Country Code	US and Canadian Residents	Countries
<b>C</b>	<p>Up to <b>12 weeks</b> of travel in a 12-month period may be considered</p> <ul style="list-style-type: none"> <li>All classes and plans available, disability waiver and accidental death considered on individual basis</li> <li>No extra charge for travel risk</li> </ul> <p><b>Reinsurance and Retention Information:</b></p> <p>Up to <b>12 weeks</b> of travel:</p> <ul style="list-style-type: none"> <li>Jumbo Limit \$40 million</li> <li>Autobind reinsurance up to \$15 million</li> <li>MetLife retention limited to \$5 million</li> </ul> <p>Over 12 weeks of travel:</p> <ul style="list-style-type: none"> <li>Individually considered subject to obtaining facultative reinsurance</li> <li>MetLife retention limited to \$2 million</li> </ul> <p>Permanent Residents: MetLife retention</p> <ul style="list-style-type: none"> <li>\$2 million (no FEP)</li> <li>Best class available: Standard</li> </ul>	<p>Bangladesh, Bolivia, Botswana, Colombia, Dominican Republic, El Salvador, Colombia, Guatemala, Guyana, Honduras, India, Indonesia, Kiribati, Kyrgyzstan, Laos, Namibia, Nauru, Nepal, Nicaragua, Niue, Pakistan, Philippines, Solomon Islands, South Africa, Sri Lanka, Tajikistan, Thailand, Tonga, Turkmenistan, Tuvalu, Vanuatu, Venezuela, Vietnam, West Bank</p>
<b>D</b>	<p>Travel to these countries are considered on an individual case basis and generally declined</p> <p><b>Reinsurance and Retention Information:</b></p> <ul style="list-style-type: none"> <li>Individually considered subject to obtaining facultative reinsurance</li> <li>MetLife retention up to \$2 million is based on individual case consideration for leisure travel up to 2 weeks, where travel to affluent resort accommodations similar to those in the US, such as: <ul style="list-style-type: none"> <li>5 star resorts</li> <li>Guided Tours</li> <li>Cruises</li> </ul> </li> </ul>	<p>Any country not included in categories above</p>

**NOTE:** Changing global events and situations may adversely affect our ability and willingness to accept a travel risk.

## MILITARY PERSONNEL

Our long-standing policy is to support our men and women in the military. We will continue to accept proposed insureds for life insurance who are members of the United States Armed Forces. This policy extends to proposed insureds who are in the active military or military reserve services, including those in National Guard Units and those who have received orders to trouble spots or areas of combat. The amount of coverage may be limited according to pay grade.

Our life insurance policies do not include any war restrictions or exclusion clauses.

**NOTE:** Applicants involved in the following military special forces may not be considered for insurance:

- Army Rangers
- Delta Force
- U. S. Army Special Forces
- Navy SEAL or Navy Special Warfare Development Group
- Marine Corps Force Reconnaissance
- Air Force Special Forces

Life insurance coverage is not available to civilians employed by private military contractors who are working in or with an assignment to a war zone.