

NEW YORK



MetLife

Application for Individual Disability Income Insurance

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1. IDIAPP06-1-NY
2. Authorization
3. Electronic Payment (EP) Account Agreement
4. Consumer Privacy Notice
5. NY Notice & Consent for AIDS Related Blood Testing
6. Compensation Disclosure Statement
 - Please print legibly in black ink.
 - Forms required in all cases:
 - Part A & Part B of the application
 - Authorization – Must be signed and submitted with all cases
 - Consumer Privacy Notice – Must be left with the Client
 - Compensation Disclosure Statement - (ADG and MLR Only) Must be left with the client
 - NY HIV Consent Form – Use this form whenever Blood and Urine are required.
 - Please see the DI Reference Manual for specific information on all Underwriting Requirements.
 - Please see the Application Submission Checklist (first page of the application) for additional guidelines.
 - If Disability Buy-Sell is being purchased, please complete the Disability Buy-Sell Supplement, IDI2000-APP-DBO-NY.
 - If Disability Business Overhead Expense is being purchased, please complete the Disability BOE Supplement, IDIAPP06-2-BOE.
 - If RSDII is being purchased, please complete the RSDII Supplement, IDI2000-APP-RSP-NY.
 - If Spousal Catastrophic Disability Benefit is being purchased, please complete the Spousal Catastrophic Supplement, IDIAPP07-1-NY.

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Submission Checklist

- 1. Is every question answered — legibly and completely in ink? Yes No
- 2. If the mode of payment chosen is IDI Bank Draft, is a voided check attached? Yes No
- 3. Are all changes made initialed by the proposed insured?
- 4. If question 15 or 16 on page 6 is answered "Yes", complete an Aviation Questionnaire and/or Avocation Questionnaire. Yes No
- 5. Is the applicant aware that a phone interview may be required? Yes No
- 6. Paramedical examination, blood and urine tests completed on _____ OR scheduled on _____
- 7. Attending Physician's Statement (APS) Ordered from
 _____ on _____
 _____ on _____
 _____ on _____
- 8. Is proof of Income/financial documentation attached? Yes No
IF NO, state why

- 9. If Life Insurance with MetLife has been applied for, what is the case/policy number:

- 10. Please attach page 3 of the IDI Illustration/Quote
- 11. Occupational Class Quoted (not binding) _____
 (6S, 6A, 5A, 5S, 5D, 5I, 4M, 4A, 3A, 2A, A, B)
- 12. Multi-Policy discount quoted? Yes No
- 13. Multi-Life Discount Quoted: 5% 10% 15% 20% _____%
- 14. Multi-Life Number _____
- 15. Is this a Small-Case Multilife or GSI Multilife case? Yes No
IF YES, How many lives? _____ Approved discount _____
- 16. Is this application associated with a GSI offer? Yes No
- 17. Is this applicant applying for Starting Practice Limits? Yes No

CONTACT AT SALES OFFICE:

Name: _____

Phone: _____

Fax: _____

E-mail: _____

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PART A

1. (a) Proposed Insured - First Name _____ Middle Name _____ Last Name _____

Suffix (eg., Jr.) _____ Professional Desig. _____ (Maiden name if applicable) _____ Sex Male Female Date of Birth _____ Age _____

(b) State of Birth (Country, if other than U.S.) _____

(c) Are you a United States citizen? Yes No If no, how long have you been a resident of the United States? _____ Years _____ Months _____

Status of your visa (if applicable) Temporary Permanent

(d) Social Security Number _____ **(e)** Driver's License Number _____ State of Issue _____

(f) Do you read and write English? Yes No
If no, primary language you read and write _____

2. (a) Permanent Address

City _____ State _____ Zip _____

3. (a) Business Address

City _____ State _____ Zip _____

(b) Mail correspondence to: Home Business

(c) Employer's or Business Name _____ **(d)** Type of Business _____

Business Owners Only

(e) What is your percentage of ownership? _____ **(f)** How long have you been an owner? _____

(g) How long has the business existed? _____ **(h)** Number of employees in the business _____

(i) How is the business organized? Sole Proprietor Partnership C Corporation S Corporation
 PA PC LLC LLP



4. (a) Primary Occupation

(b) Your exact duties and the percentage of time devoted to each duty including amount and type of travel, foreign and domestic:

Four horizontal lines for listing duties and percentages, each ending with a % symbol.

(c) How many employees do you supervise? (d) How long have you been employed in your present occupation?

Two horizontal lines for providing answers to (c) and (d).

(e) How long have you been employed by your present employer?

One horizontal line for providing the answer to (e).

(f) Are you actively at work at least 30 hours per week in the above occupation? Yes No

IF NO, give details.

Two horizontal lines for providing details if the answer to (f) is NO.

(g) Do you have any other full or part-time jobs? Yes No

IF YES, please give duties, hours worked and travel required.

Two horizontal lines for providing details if the answer to (g) is YES.

(h) Do you plan to change jobs in the next six months? Yes No

IF YES, give details.

Two horizontal lines for providing details if the answer to (h) is YES.

(i) Are you aware of any fact that could change your occupational status or financial stability? Yes No

IF YES, give details.

Two horizontal lines for providing details if the answer to (i) is YES.

If you answer NO to question (f) or YES to questions (g), (h) or (i), provide the information in the space allotted. If additional space is needed use the supplemental information section below and on page 10, if necessary.

SUPPLEMENTAL INFORMATION SECTION

Eight horizontal lines for providing supplemental information.



5. Base Disability Policy and Optional Benefits Applied For: Omni Advantage Omni Select Omni Essential

Monthly Benefit Amount _____ Premiums Level Step Rate
Maximum Benefit Period (years) 2 5 To Age 65 (N/A for B) To Age 70*
Elimination Period (days) 60 90 180 365** 730**
Additional Monthly Indemnity (AMI) - Monthly Benefit Amount _____
Maximum Benefit Period (years) 2 5 To Age 65 (N/A for B) To Age 70*
Elimination Period (days) 60 90 180 365** 730**

DISABILITY INCOME OPTIONAL BENEFITS

Social Insurance Substitute Benefit - Monthly Benefit Amount _____
Elimination Period (days) 60 90 180 365** 730**
 Guaranteed Insurability Option Amount* _____
 Catastrophic Benefit Monthly Amount _____
 Spousal Catastrophic - Complete the Spousal Catastrophic Supplemental Application
 Good Health Benefit/Refund of Premium
 Residual without Recovery Benefit*
 Residual with Recovery Benefit* 24 mos. 36 mos.
 Cost of Living Adjustment _____ %
 Lifetime (N/A in 3A, 2A, A, B) Lifetime for AMI (N/A in 3A, 2A, A, B)
 Automatic Increase Benefit*
 Your Occupation (N/A in 4A, 3A, 2A, A, B) (N/A in Essential)
 Transitional Your Occupation (N/A Essential) 5 year (N/A in 3A, 2A, A, B) To Age 65 (N/A in 3A, 2A, A, B)
 Other _____

* (N/A A,B)
** (365 & 730 - Not available with a 2yr B.P.
*** Class A 10-year Duration Only

Priority Plus Disability Income Insurance*

Monthly Benefit \$ _____ Maximum Benefit Period (years) 2 5 To Age 65 (N/A for B)
Elimination Period (days) 60 90 180 365*** 730***
 Social Insurance Substitute(SIS) Monthly Benefit \$ _____
 Residual
 Supplemental Monthly Benefit (SMB) Monthly Benefit \$ _____ Elimination Period (days) 60 90 180
 Additional Monthly Idemnity (AMI) Monthly Benefit \$ _____
Benefit Period (years) 2 5 To Age 65 (N/A for B) To Age 70*
Elimination Period (days) 60 90 180 365** 730**

Business Overhead Expense Insurance - Complete the BOE Supplemental Application

Mortgage Comp Fixed Term Disability Income Insurance (N/A for B)
Monthly Benefit \$ _____
Duration of Policy (years) 10*** 15 20 30 Note: Applicant's Age + Duration Must Not Exceed Age 65
Elimination Period (days) 60 90 180
Mortgage or Loan Date _____ Mortgage or Loan Amount \$ _____ % of Mortgage for which you responsible _____ %
Name and Address of Mortgage or/Lending Institution: _____

Buy-Sell Insurance - Complete the Buy-Sell Supplemental Application

Retirement Savings Disability Income Insurance (RSDII) - Complete the RSDII Supplemental Application



6. (a) Frequency of Premium Payment: Annual Semi-Annual Monthly
 (b) Mode of Premium Payment: Direct (annual & semi-annual only) Payroll Deduction (multilife only)
 IDI Bank Draft (monthly only)
 (c) Will the entire premium for this policy be paid directly by your employer? Yes No
 (d) If yes, will any portion of this premium be treated as taxable income to you? _____%

7. Amount paid with this Application/Supplement: \$ _____ or None
 Is this amount equal to at least one month's premium? Yes No

No Conditional Receipt for the Disability Income Insurance policy can take effect unless one month's premium for that policy is received.

8. Revocable Beneficiary - First Name _____ Middle Name _____ Last Name _____

 Relationship to Proposed Insured _____ Date of Birth _____

9. Do you have or have available to you through your employer, or are you applying for any other type of:
 (a) Individual, Association or Group disability income insurance coverage? Yes No
 (b) Formal employer sick pay or Union disability income coverage not included in (a)? Yes No
 (c) Business Overhead Expense or Buy/Sell Disability coverage? Yes No

If yes, to question 9a, 9b or 9c, complete the following using the following codes for Questions 9 and 10 to indicate "Type": G-Group; A-Association; E-Employer Sick Pay or Union; B-Business Overhead Expense; B/S-Buy/Sell Disability Coverage

Disability Coverage In Force, Applied For or Available Through Your Employer

Company or Source	Type	Total Monthly Benefit	Social Insurance Offset	Issue Month/Year	Elimination Period		Benefit Period	
					Accident	Sickness	Accident	Sickness

10. Is the coverage being applied for: replacing, increasing or decreasing any existing insurance with MetLife or any other insurance company? If yes, complete the following: Yes No

Disability Coverage to be Replaced, Increased or Decreased

Insurance Company Name and Address	Policy Number	Monthly Benefit	Type	Issue Month/Year	Termination Month/Year	Premium Mode



11. Financial Information: (Income as reported to IRS for Federal Income Tax Purposes)

	Current Year (Annualized)	Last Year	Two Years Ago
Employee/Salaried Earnings			
(a) Base Salary (W-2 Income)	\$ _____	\$ _____	\$ _____
(b) Commissions	\$ _____	\$ _____	\$ _____
(c) Bonus, Profit Sharing or Incentive Payments	\$ _____	\$ _____	\$ _____
Owner/Shareholder Earnings			
(d) Sole Proprietor net business earnings/losses	\$ _____	\$ _____	\$ _____
(e) Partnership/S-Corporation net business earnings/losses	\$ _____	\$ _____	\$ _____
(f) Net share of corporate earnings/losses	\$ _____	\$ _____	\$ _____
Total Earned Income (Sum of Lines a through f)	\$ _____	\$ _____	\$ _____
Other Income; Unearned Income			
(g) Dividends and Interest	\$ _____	\$ _____	\$ _____
(h) Net rental income before depreciation	\$ _____	\$ _____	\$ _____
(i) Other (identify source) _____	\$ _____	\$ _____	\$ _____

Current Net Worth

(j) Does your net worth exceed \$5,000,000? Yes No
 (If yes give details below. Amounts expressed to the nearest \$100,000 are acceptable)

	Assets
Cash, Savings, Stocks & Bonds	\$ _____
Personal Property (such as jewelry, furnishings)	\$ _____
Personal Residence	\$ _____
Other Real Estate	\$ _____
Business Interest(s)	\$ _____
Other (specify source)	\$ _____
Less: Indebtedness	\$ _____
Total	\$ _____



(k) Which tax forms are being submitted with this application?

- 1040s and all schedules W-2s Other

(l) In the past five years have you or any business in which you held at least a 5% interest filed for bankruptcy? Yes No

IF YES, give details, including date of discharge, status and type.

12. (a) Have you: had a driver's license suspended or revoked in the last 3 years; been convicted of 3 or more moving violations; been convicted of driving while impaired or intoxicated? Yes No

IF YES, give details, including date of discharge, status and type.

(b) Other than above, have you been convicted of any felony or misdemeanor, or do you have any charges pending? Yes No

IF YES, give details.

13. Has any application for a policy of Life, Health or Disability Insurance on you ever been postponed, rated, modified, declined, rescinded or required an extra premium? Yes No

IF YES, give details.

14. (a) Please provide the status of any licenses required by your profession: In Effect: Not In Effect: Not Applicable:

(b) If you indicated that your license is "In Effect" in response to Question 14(a), has your license ever been: subject to any disciplinary action, revoked, suspended, or are there any charges currently pending against your license? Yes No Not Applicable

If you indicated that your license is "Not in Effect" in response to Question 14(a) or "Yes" to Question 14(b), please provide information in the space allotted below:

If you answered yes to any of these questions, please provide information in the space allotted. (Use Supplemental Information Section page 10, if necessary.)

15. Have you flown as a pilot, student pilot, or crew member in the last 2 years or do you intend to do so in the next 12 months? Yes No

IF YES, complete the Aviation Questionnaire.

16. Have you ever engaged in or do you plan to engage in: Automotive, Motorcycle (including off road use) or Power Boat Racing; Bobsledding; Snowboarding; Skiing; Underwater Cave Exploration; Water Skiing; White Water Rafting; Spelunking; Ballooning; Scuba Diving; Sky Diving; Bungee Jumping; Hang Gliding (including Slope Soaring, Parakiting, Ultralighting, etc.); Mountain Climbing; Parachuting; Snowmobile Racing; Slalom Racing; Rodeo Activities; Karate or Martial Arts? Yes No

IF YES, complete the Avocation Questionnaire.



PART B

Statements by the Proposed Insured

1. (a) Height _____ (b) Weight _____
2. How much time have you lost from work during the past 5 years because of accident or sickness? Give details below. None
3. Date you last used tobacco in any form: Date _____ Type _____ Never used tobacco
4. (a) Please provide the name, address and phone number of your personal/primary care physician(s) as well as the date and reason for your last consultation. If none, check here

Name, Address and Phone Number	Date	Reasons for Consultation: Nature, Severity and Frequency of Symptoms; Diagnosis, Treatment and Current Status of Condition

(b) In addition, in the past 5 years, has any Acupuncturist, Chiropractor, Counselor, Health Facility, Practitioner, Psychiatrist, Psychologist, Social Worker, or Therapist examined or treated you? Yes No

Give details below for each instance:

(Use Supplemental Information Section, page 10 if more space is needed)

Name, Address and Phone Number of each Acupuncturist, Chiropractor, Counselor, Health Facility, Physician, Practitioner, Psychiatrist, Psychologist, Social Worker or Therapist	Date	Reasons for Consultation: Nature, Severity and Frequency of Symptoms; Diagnosis, Treatment and Current Status of Condition



5. Have you Ever received treatment, attention or advice for; or been diagnosed as having:

- (a) Any disease or disorder of the heart; arteries or veins; chest pains; high (hypertension) or low (hypotension) blood pressure? Yes No
- (b) Arthritis; any disease, disorder or deformity of the bones, muscles, tendons, or joints, including the spine; any neck or back problems or disorders; carpal tunnel syndrome; any auto immune diseases such as Lupus or Scleroderma? Yes No
- (c) Any mental, nervous or emotional problem, condition or disorder, including anxiety, depression or stress? Yes No
- (d) Stroke, embolism, thrombosis? Yes No
- (e) Cancer, tumor or polyp? Yes No
- (f) Diabetes, high blood sugar or low blood sugar (Hypoglycemia)? Yes No
- (g) Any disease or disorder of the lungs or respiratory system, asthma, allergy, emphysema, or Chronic Obstructive Pulmonary Disease? Yes No
- (h) Any disease or disorder of the liver, gall bladder, pancreas, digestive tract, including intestines; ulcer, colitis, hemorrhoids, or hernia? Yes No
- (i) Memory loss, loss of concentration, fatigue, neurologic disorder, unconsciousness, loss of cognition, dizziness, paralysis or numbness, impairment of nervous system, epilepsy, seizures, migraine headaches or post polio syndrome? Yes No
- (j) Any disease or disorder of the urinary tract or kidney; sugar, albumin or blood in urine? Yes No
- (k) Any physical deformity or physical impairment? Yes No
- (l) Any disease or disorder of the skin? Yes No
- (m) Any disease or disorder of glands; anemia, leukemia, bleeding or clotting disorder or other blood disorders? Yes No
- (n) Any disease or disorder of the prostate or testes; uterus, ovaries or breasts; pre-term labor or infertility? Yes No
- (o) Any disease or disorder or impairment of the eyes, ears, mouth, nose or throat; any loss of vision or hearing? Yes No
- (p) Endocrine disorders or goiter or disease or disorder of the thyroid gland? Yes No
- (q) Any sexually transmitted disease? Yes No
- (r) Adult Attention Deficit Disorder, Adult Attention Hyperactivity Disorder, Alzheimer’s Disease, Chronic Fatigue Syndrome, Epstein-Barr Virus, Fibromyalgia, Lyme Disease, Myalgia or Encephalitis? Yes No

If you answered yes to any of these questions, please provide information in the space allotted. (Use Supplemental Information Section page 10, if necessary.)

6. Have you EVER:

- (a) Been advised to have any medical test or surgical operation that was not performed, or had any medical test or surgical operation performed, or gone to a hospital, doctor’s office, clinic, dispensary or sanatorium for observation, examination or treatment; and this information has not been revealed by previous questions? Yes No
- (b) Been advised to modify or restrict eating, drinking, or living habits because of any health conditions? Yes No
- (c) Had persistent cough, pneumonia, chest discomfort, muscle weakness, unexplained weight loss of 10 pounds or more, swollen glands, patches in the mouth, visual disturbance, recurring diarrhea, fever or infection? Yes No



- 7. Have you EVER:** been treated for or diagnosed as having Acquired Immune Deficiency Syndrome (AIDS), or other immune deficiency? Yes No
- 8. (a)** Are you currently disabled, or do you expect to be disabled? Yes No
- (b)** Have you received or applied for disability, workers' compensation, or military disability benefits from any source in the past 5 years? Yes No
- (c)** Are you pregnant? Yes No
IF YES, expected delivery Date? _____
- (d)** Within the last five years, have you taken any prescription medications, over the counter herbal medications, or been advised by a physician to take any medications, or are you now taking any prescription medications or over the counter herbal medications? Yes No
IF YES, give details.

9. Have you EVER: used heroin, cocaine, marijuana, barbiturates or other drugs, except as prescribed by a physician or other practitioner; abused alcohol or drugs; or received treatment or advice regarding the use of alcohol or drugs from a physician, other practitioner, or organization which assists those who have an alcohol or drug problem? Yes No

10. For any "Yes" answer to Questions 5 through 9, give details: (Use Supplemental Information Section if more space is needed)

If you answered yes to any of these questions, please provide information in the space allotted. (Use Supplemental Information Section below and on page 10, if necessary.)

Item No.	Name, Address and Phone Number of each Acupuncturist, Chiropractor, Counselor, Health Facility, Physician, Practitioner, Psychiatrist, Psychologist, Social Worker or Therapist	Date	Reasons for Consultation: Nature, Severity and Frequency of Symptoms; Diagnosis, Treatment and Current Status of Condition

(Supplemental Information Section for Applicant)

Provide additional application information on this page. This information will be included in the Policy.



Supplemental Information Section for Applicant

Provide additional application information on this page. This information will be included in the Policy.

Area with horizontal lines for providing supplemental information.



Agreement

I have read this application and any supplemental applications or amendments, and to the best of my knowledge and belief, I agree that: (a) All statements and answers are true and complete; and (b) All of the information is correctly recorded in the application; and (c) Such written statements may be relied on by MetLife in order to determine if I qualify for issue of a policy.

I understand that the application seeks full disclosure of the information sought; and that no one has the right to alter or exclude or to direct me to alter or exclude any information from the application.

I understand that paying my insurance premiums monthly may result in a higher yearly out-of-pocket cost than a less frequent premium mode.

I understand that this application, any paramedical application, and any supplemental applications or amendments will become a part of any policies issued as a result of this application.

I understand that MetLife will rely on the fact that coverage under any policies listed in Part A, Question 10 on page 4 will end on the Effective Date of Termination shown. If such coverage does not end at that time, any policy issued as a result of this application will be void from the beginning; all premiums will be returned; and no benefits will be payable. MetLife has the right to contact any listed insurer after the Effective Date of Termination to confirm that coverage has ended.

Submission of Application Without Payment of Premium and Conditional Premium Receipt

The policy will not be in effect and MetLife will not have liability until (a) a policy is delivered and is accepted by me; and (b) the full first premium due is paid. The policy will then be in effect as of its date of issue if at the time it is delivered:

(a) the condition of my health, the amount of my income, and the status of my employment or occupation are the same as given in the application; and

(b) I, the proposed insured, have not received any medical advice or treatment from a physician or other medical practitioner since the date of this application.

If there are any exceptions to **(a)** or **(b)**, the policy will not be in effect and I will give MetLife details in writing.

Submission of Application With Payment of Premium and Conditional Premium Receipt

If I submit (1) month's premium and receive a Conditional Premium Receipt at the time I sign and submit this Application, coverage under a policy and the Conditional Premium Receipt will not be in effect and MetLife will have no liability until either MetLife issues the policy as applied for by me, or MetLife issues the policy other than as applied for by me and which is accepted by me.

If I become disabled while the Conditional Premium Receipt is in effect, the Maximum Benefit Period for all disability benefits paid under a Disability Income Insurance Policy issued to me as a result of that disability is 24 months. If I become disabled during the same time period under the terms of a Business Overhead Expense Policy, there is a limitation as to the amount of expenses for which I will be reimbursed under the policy issued to me. If I become disabled during the same time period under the terms of a Disability Buy-Sell Insurance Policy, there is a limitation on the amount of the Buy-Out Benefit I will receive under the policy issued to me.

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Signature of Witness (Licensed Resident Agent)

Signature of Proposed Insured

▶ _____

▶ _____

Place

Mo. Day Yr.



Personal History Interview

As part of your application process, MetLife, or someone it designates, will telephone you to verify information in this application, including your occupation, medical history and income. This phone call will take between 15 and 20 minutes to complete. Please Indicate below, the best way to reach you.

Home

Day of Week	Date	Time	<input type="checkbox"/> AM	Phone
_____	_____	_____	<input type="checkbox"/> PM	_____

Work

Day of Week	Date	Time	<input type="checkbox"/> AM	Phone
_____	_____	_____	<input type="checkbox"/> PM	_____

Other

Day of Week	Date	Time	<input type="checkbox"/> AM	Phone
_____	_____	_____	<input type="checkbox"/> PM	_____



Receipt and Conditional Premium Receipt for Disability Income Insurance

* Home office copy, do not detach

Received from:

Name of Proposed Insured (Please Print)
Disability Income Premium \$ _____ on Date _____
Overhead Expense Premium \$ _____ on Date _____
Buy-Sell Premium \$ _____ on Date _____
Total \$ _____ on Date _____

THERE IS NO COVERAGE IN EFFECT UNDER THIS RECEIPT UNLESS METLIFE ISSUES A STANDARD POLICY OR ISSUES A NON-STANDARD POLICY, WHICH YOU ACCEPT. PLEASE NOTE THAT ANY DISABILITY THAT IS INCURRED DURING THE RECEIPT PERIOD IS SUBJECT TO THE LIMITATIONS SET FORTH IN THE COVERAGE, TERMS AND LIMITATIONS SECTION BELOW.

I. DEFINITIONS:

Coverage Date means the later of: (1) the date the application was signed by You; or (2) the date You complete a medical examination if such an examination is required by Us.

Disabled or Disability means a disability as defined in any policy issued to You.

Initial Application Requirements means: (1) a completed application in which You have answered "No" to Question 8(a) in Part B; (2) if required by Us, a completed medical examination and receipt by Us of any attending physician statement(s), medical records and any other medical documents that We may require; and (3) at least one (1) month's premium must be submitted to Us at the time the application is signed. The full amount of any check, draft or money order paid under this Receipt must be honored on its first presentation for payment.

MetLife, We, Our or Us means Metropolitan Life Insurance Company.

Receipt means Conditional Premium Receipt.

Receipt Period means the period starting on the Coverage Date and ending on the earliest of: (a) the date MetLife issues a Standard Policy; (b) the date a Non-Standard Policy is delivered and accepted by You; or (c) 90 days after the Coverage Date.

Standard Policy means a policy issued for the coverage You applied for with Us.

Non-Standard Policy means a policy issued for coverage other than as applied for by You.

You or Your means the proposed insured.

II. CONDITIONS OF COVERAGE:

1. If, after MetLife receives (a) the Initial Application Requirements; and (b) evidence of insurability acceptable to Us, We determine that as of the Coverage Date You are insurable based upon Our underwriting criteria, then coverage under this Receipt and the policy issued to You will take effect on the Coverage Date.

DURING THE RECEIPT PERIOD YOU WILL HAVE LIMITED COVERAGE AS OF THE COVERAGE DATE AS PROVIDED FOR IN THIS RECEIPT, EVEN IF THE POLICY IS ISSUED TO YOU WITH A LATER EFFECTIVE DATE.

Any changes in Your health after the Coverage Date will not affect Our underwriting decision.

2. If We issue a policy to You, any unpaid balance of the first full premium due, in accordance with the premium payment mode You have selected, must be paid upon delivery of the policy issued to You.

III. COVERAGE, TERMS AND LIMITATIONS:

This Receipt covers a disability that is incurred during the Receipt Period. If you become disabled under the terms of a Disability Income Insurance Policy, We will pay benefits. Regardless of the Maximum Benefit Period set forth in the Disability Income Insurance Policy issued to You, the Maximum Benefit Period for all benefits paid as a result of a disability incurred during the Receipt Period is 24 months.



* Home office copy, do not detach

If You become disabled under the terms of a Business Overhead Expense Policy during the Receipt Period, We will reimburse covered expenses resulting from that disability. All expenses reimbursed as a result of a disability incurred while this Receipt is in effect are limited to the lesser of: (1) for a Standard Policy or a Non-Standard Policy accepted by You, the expenses to be paid for the maximum benefit period; or (2) \$120,000.

If You become disabled under the terms of a Disability Buy-Sell Insurance Policy during the Receipt Period, We will pay a Buy-Out Benefit. The Buy-Out Benefit will be limited to the lesser of (1) for a Standard Policy or a Non-Standard Policy accepted by You, the Maximum Buy-Out Benefit; or (2) \$120,000.

Please note, however, that this Receipt and any policy referenced above which is issued to You or any claim made during the Receipt Period will be subject to certain proof requirements, exclusions, limitations and other provisions that may prevent an insured from receiving any benefits under this Receipt or any policy referenced above, including, but not limited to, provisions under which this Receipt or the policy issued to You can be voided by MetLife. However, with respect to a disability incurred during the Receipt Period, the Effective Date will be deemed the Coverage Date for purposes of applying the Preexisting Conditions Exclusion in any policy issued to You.

IV. NO COVERAGE UNDER THIS RECEIPT:

If We: (1) issue a Standard Policy or Non-Standard Policy which You decline to accept delivery of; or (2) do not issue a policy within 60 days from the date the application was signed by You, there will be no coverage under this Receipt and any premium paid will be returned to You.

V. LIMITATION ON AUTHORITY:

No one but the President, the Secretary or a Vice-President of MetLife may change or waive the terms of this Receipt. No agent, financial services representative or medical examiner has authority to determine insurability or to make or modify any contract of insurance or waive any of Our requirements.

CAUTION: MetLife relies on Your answers to all questions in Part B of the application in accepting payment and issuing this Receipt. This Receipt will be null and void and the premium paid will be returned if MetLife does not issue a policy within 60 days from the date the application was signed by you.

I have read this Receipt, and reviewed my answers to all questions in Part B of the application. I represent that the answers to all those questions are true and complete to the best of my knowledge and belief. I understand and agree that, if MetLife does not issue a policy within 60 days from the date the application was signed by me, the amount of premium tendered will be returned and this Receipt will be null and void. I understand and agree to all of the terms of this Receipt. I have received a copy of this Receipt.

Signature of Proposed Insured

Date

Signature line and date line with arrowheads

No agent or financial services representative is authorized to accept any payment with the application if Question 8(a) in Part B is answered "Yes" or left blank.

Receipt of \$ _____ is acknowledged from _____ connection with the application for Disability Income/Business Overhead Expense/Buy-Sell insurance on this date _____

By: _____ Metropolitan Life Insurance Company
Countersignature

Title _____ District/Branch _____

All checks must be made payable to Metropolitan Life Insurance Company. Do Not make check payable to the agent or leave the payee blank.



Receipt and Conditional Premium Receipt for Disability Income Insurance

* Detach for applicant

Received from:

Name of Proposed Insured (Please Print) Disability Income Premium \$ _____ on Date _____
Overhead Expense Premium \$ _____ on Date _____
Buy-Sell Premium \$ _____ on Date _____
Total \$ _____ on Date _____

THERE IS NO COVERAGE IN EFFECT UNDER THIS RECEIPT UNLESS METLIFE ISSUES A STANDARD POLICY OR ISSUES A NON-STANDARD POLICY, WHICH YOU ACCEPT. PLEASE NOTE THAT ANY DISABILITY THAT IS INCURRED DURING THE RECEIPT PERIOD IS SUBJECT TO THE LIMITATIONS SET FORTH IN THE COVERAGE, TERMS AND LIMITATIONS SECTION BELOW.

I. DEFINITIONS:

Coverage Date means the later of: (1) the date the application was signed by You; or (2) the date You complete a medical examination if such an examination is required by Us.

Disabled or Disability means a disability as defined in any policy issued to You.

Initial Application Requirements means: (1) a completed application in which You have answered "No" to Question 8(a) in Part B; (2) if required by Us, a completed medical examination and receipt by Us of any attending physician statement(s), medical records and any other medical documents that We may require; and (3) at least one (1) month's premium must be submitted to Us at the time the application is signed. The full amount of any check, draft or money order paid under this Receipt must be honored on its first presentation for payment.

MetLife, We, Our or Us means Metropolitan Life Insurance Company.

Receipt means Conditional Premium Receipt.

Receipt Period means the period starting on the Coverage Date and ending on the earliest of: (a) the date MetLife issues a Standard Policy; (b) the date a Non-Standard Policy is delivered and accepted by You; or (c) 90 days after the Coverage Date.

Standard Policy means a policy issued for the coverage You applied for with Us.

Non-Standard Policy means a policy issued for coverage other than as applied for by You.

You or Your means the proposed insured.

II. CONDITIONS OF COVERAGE:

1. If, after MetLife receives (a) the Initial Application Requirements; and (b) evidence of insurability acceptable to Us, We determine that as of the Coverage Date You are insurable based upon Our underwriting criteria, then coverage under this Receipt and the policy issued to You will take effect on the Coverage Date.

DURING THE RECEIPT PERIOD YOU WILL HAVE LIMITED COVERAGE AS OF THE COVERAGE DATE AS PROVIDED FOR IN THIS RECEIPT, EVEN IF THE POLICY IS ISSUED TO YOU WITH A LATER EFFECTIVE DATE.

Any changes in Your health after the Coverage Date will not affect Our underwriting decision.

2. If We issue a policy to You, any unpaid balance of the first full premium due, in accordance with the premium payment mode You have selected, must be paid upon delivery of the policy issued to You.

III. COVERAGE, TERMS AND LIMITATIONS:

This Receipt covers a disability that is incurred during the Receipt Period. If you become disabled under the terms of a Disability Income Insurance Policy, We will pay benefits. Regardless of the Maximum Benefit Period set forth in the Disability Income Insurance Policy issued to You, the Maximum Benefit Period for all benefits paid as a result of a disability incurred during the Receipt Period is 24 months.



* Detach for applicant

If You become disabled under the terms of a Business Overhead Expense Policy during the Receipt Period, We will reimburse covered expenses resulting from that disability. All expenses reimbursed as a result of a disability incurred while this Receipt is in effect are limited to the lesser of: (1) for a Standard Policy or a Non-Standard Policy accepted by You, the expenses to be paid for the maximum benefit period; or (2) \$120,000.

If You become disabled under the terms of a Disability Buy-Sell Insurance Policy during the Receipt Period, We will pay a Buy-Out Benefit. The Buy-Out Benefit will be limited to the lesser of (1) for a Standard Policy or a Non-Standard Policy accepted by You, the Maximum Buy-Out Benefit; or (2) \$120,000.

Please note, however, that this Receipt and any policy referenced above which is issued to You or any claim made during the Receipt Period will be subject to certain proof requirements, exclusions, limitations and other provisions that may prevent an insured from receiving any benefits under this Receipt or any policy referenced above, including, but not limited to, provisions under which this Receipt or the policy issued to You can be voided by MetLife. However, with respect to a disability incurred during the Receipt Period, the Effective Date will be deemed the Coverage Date for purposes of applying the Preexisting Conditions Exclusion in any policy issued to You.

IV. NO COVERAGE UNDER THIS RECEIPT:

If We: (1) issue a Standard Policy or Non-Standard Policy which You decline to accept delivery of; or (2) do not issue a policy within 60 days from the date the application was signed by You, there will be no coverage under this Receipt and any premium paid will be returned to You.

V. LIMITATION ON AUTHORITY:

No one but the President, the Secretary or a Vice-President of MetLife may change or waive the terms of this Receipt. No agent, financial services representative or medical examiner has authority to determine insurability or to make or modify any contract of insurance or waive any of Our requirements.

CAUTION: MetLife relies on Your answers to all questions in Part B of the application in accepting payment and issuing this Receipt. This Receipt will be null and void and the premium paid will be returned if MetLife does not issue a policy within 60 days from the date the application was signed by you.

I have read this Receipt, and reviewed my answers to all questions in Part B of the application. I represent that the answers to all those questions are true and complete to the best of my knowledge and belief. I understand and agree that, if MetLife does not issue a policy within 60 days from the date the application was signed by me, the amount of premium tendered will be returned and this Receipt will be null and void. I understand and agree to all of the terms of this Receipt. I have received a copy of this Receipt.

Signature of Proposed Insured

Date

▶ _____

▶ _____

No agent or financial services representative is authorized to accept any payment with the application if Question 8(a) in Part B is answered "Yes" or left blank.

Receipt of \$ _____ is acknowledged from _____ connection with the application for Disability Income/Business Overhead Expense/Buy-Sell insurance on this date _____

By: _____ Metropolitan Life Insurance Company
Countersignature

Title _____ District/Branch _____

All checks must be made payable to Metropolitan Life Insurance Company. Do Not make check payable to the agent or leave the payee blank.



Producer Report and Information

- 1. How did the sale originate?
 Efforts of Writing Representative Applicant's Request Other _____
- 2. Modal Premium \$ _____
Annualized Premium \$ _____
Production Credits \$ _____
- 3. Did you call a MetLife office to pre-screen this applicant's eligibility? Yes No
- 4. Was the application completed face to face? Yes No
Where? Residence Business Other _____
After how many interviews? _____
- 5. Relationship to Proposed Insured: Not related Not previously known
- 6. Have you given the Proposed Insured the detachable Privacy Notice? Yes No
- 7. (a) In states that require it, have you given the "Outline of Coverage" form and/or a "Guarantee Association Notice" to the applicant? N/A Yes No

- (b) In states that require it, have you attached a signed acknowledgement of its delivery? N/A Yes No

- 8. Is this a Replacement insurance? Yes No
IF YES, provide reason

- IF YES, in states requiring it, have you given Form 11886AH (or the appropriate state variation) to the applicant and attached the signed copy to this Application?** Yes No

- 9. Have you given the "HIV Consent" form to the applicant? Yes No
- 10. Have you given the "Compensation Disclosure statement" form to the applicant? Yes No
- 11. State any other MetLife products owned by the proposed insured.

- 12. Indicate below any other information regarding the Proposed Insured's health, working environment, or financial status not revealed on the application:

I personally saw the Proposed Insured when the application was written and each question was asked of the Proposed Insured and answered as recorded. All answers above and on the application are correct to the best of my knowledge and belief. I certify that any written disclosure statements were given to the applicant no later than the date this application was signed.

I further certify that, if a premium was paid and a Conditional Premium Receipt ("Receipt") was provided to the applicant, I reviewed the terms and limitations of the Receipt with the applicant.

Signature and Title _____ Date _____

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Sales Manager's Report

1. This is a bonafide application and to the best of my knowledge the information provided is complete. Yes No
2. Was the Producer/Representative licensed to write Personal Health Insurance in the state of residence of the applicant on the date the application was signed? Yes No
3. Has your commission address changed within the last 6 months? Yes No

Signature and Title

Date

▶ _____

	Producer	Producer/Representative Name (Please Print)	Office ID# or Location (Please Print)	Producer/Rep ID# (If applicable)	Social Security Number	Signature	Share
1.							
	Phone#	E-mail Address					
	Address						
2.							
	Phone#	E-mail Address					
	Address						
3.							
	Phone#	E-mail Address					
	Address						
4.							
	Phone#	E-mail Address					
	Address						
5.							
	Phone#	E-mail Address					
	Address						



Distribution Affiliation (Not for MLFS or NEF)

- General Agent
 LPL/First Global
 Crump Group/BISYS
 Bank of America
 AXA
 SML
 M-Financial
 Direct Broker
 Edward Jones
 GEN AM/Travelers
 Smith Barney/Citi
 NFP
 Plus Group
 Other _____

General Agency Producer Information

If GA Split Indicate

1.	Name:	GA Tax ID:	
	Address:	Phone #:	Share %
	City State Zip:	Fax #:	
2.	Name:	GA Tax ID:	
	Address:	Phone #:	Share %
	City State Zip:	Fax #:	
3.	Name:	GA Tax ID:	
	Address:	Phone #:	Share %
	City State Zip:	Fax #:	

Contact Information

Name:	Phone #:
Fax #:	E-mail:
Address:	

Writing Producer/Payee Information (if different to details on page 18)

If GA Split Indicate

1.	Name:	SSN/Tax ID:	
	Address:	Phone #:	Share %
	City State Zip:	Fax #:	
2.	Name:	SSN/Tax ID:	
	Address:	Phone #:	Share %
	City State Zip:	Fax #:	
3.	Name:	SSN/Tax ID:	
	Address:	Phone #:	Share %
	City State Zip:	Fax #:	
4.	Name:	SSN/Tax ID:	
	Address:	Phone #:	Share %
	City State Zip:	Fax #:	
5.	Name:	SSN/Tax ID:	
	Address:	Phone #:	Share %
	City State Zip:	Fax #:	

EBS&S Sales Office Information TO BE COMPLETED BY THE EBS&S OFFICE

EBS&S Group/GNA/GRO Rep ID EBS&S IDI Rep Name ID EBS&S IDI Specialist ID



In connection with an application for insurance, for underwriting and claim purposes, I authorize:

- Any medical practitioner or facility or related entity; any insurer; the Medical Information Bureau, Inc. (MIB); any employer; group policyholder, contract holder or any benefit plan administrator to give Metropolitan Life Insurance Company (the "Company"), or any third party acting on behalf of the Company in this regard:
 - personal information and data about me;
 - medical information, records and data, about me, including information, records and data about drugs prescribed, medical test results and sexually transmitted diseases;
 - information, records and data about me related to alcohol and drug abuse and treatment. Including information and data records and data related to alcohol and drug abuse protected by Federal Regulations 42 CFR part 2;
 - information, records and data about me relating to Acquired Immune Deficiency Syndrome (AIDS) or AIDS related conditions including, where permitted by applicable law, Human Immunodeficiency Virus (HIV) test results; and
 - information, records and data about me relating to mental illness, other than psychotherapy notes.
- The Company to redisclose information, records, and data received pursuant to this Authorization about me as authorized by me in writing or as otherwise permitted by applicable law.
- The Company, or any third party acting on behalf of the Company in this regard, to request and obtain consumer, investigative consumer or motor vehicle reports about me.
- Any employer, business associate, financial institution, or government agency to give the Company, or any third party acting on behalf of the Company in this regard, any information or data that it may have about my occupation, avocations, driving record, finances, character, reputation and aviation activities.

By signing below, I acknowledge my understanding that:

- All or part of the information, records and data that the Company receives pursuant to this authorization may be disclosed to MIB. Such information may also be disclosed to and used by any reinsurer, employee, affiliate or independent contractor who performs a business service for the Company on the insurance applied for or on existing insurance with the Company, or disclosed as otherwise required or permitted by applicable laws.
- Medical information, records and data that may have been subject to federal and state laws or regulations, including federal rules issued by Health and Human Services, setting forth standards for the use, maintenance and disclosure of such information by health care providers and health plans and records and data related to alcohol and drug abuse protected by Federal Regulations 42 CFR part 2, once disclosed to the Company, may no longer be covered by those laws or regulations.
- I may ask to be interviewed if an investigative consumer report is ordered.
Please call me at _____ time _____ if such report is ordered.
- Information relating to HIV test results will only be disclosed as permitted by applicable law.
- This authorization will end 24 months from the date on this form or sooner if prescribed by law. I may revoke it at any time by writing to the Company at _____ and advising the Company that I have revoked this Authorization. Revocation may result in rejection of the application or in denial of coverage or a claim for benefits. Any action taken before the Company has received my revocation will be valid.
- I have a right to receive a copy of this form.

Signature of Proposed Insured

Date

▶ _____

Print Name of Proposed Insured

A photocopy of this form is as valid as the original form.



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Electronic Payment (EP) Account Agreement

Instructions: Use this form to establish or change an electronic payment account as a payment method for policies and contracts issued by the companies listed below. Once you have established an EP Account, other products can be included with this account so that payments can be withdrawn on the same date from the same bank account. Please complete this form in its entirety to avoid any delays in processing. If you need assistance completing this form, please call your representative, sales office, or the appropriate number listed under How to Submit this Form.

The Company indicated in this section is referred to as **"the Company."**

- Metropolitan Life Insurance Company
- New England Life Insurance Company
- General American Life Insurance Company
- MetLife Insurance Company of Connecticut
- First MetLife Investors Insurance Company
- MetLife Investors USA Insurance Company
- MetLife Investors Insurance Company
- Metropolitan Tower Life Insurance Company

SECTION I - Type of Request

- New Authorization (To make regular withdrawals)
- Change of Bank Account (Prior Authorization)
- Add policy/contract to existing Electronic Payment Account # _____

Note: Individual Disability Income contracts can not be added to existing electronic payment accounts containing any other MetLife products.

SECTION II - Bank Account Owner Information

Primary Owner of the Bank Account: Individual or Business Entity

First Name _____ Middle Name _____ Last Name _____

Social Security Number _____

Business Entity _____ Tax ID Number If Company Check _____

Street Address _____

City _____ State _____ Zip _____

Joint Owner of the Bank Account:

First Name _____ Middle Name _____ Last Name _____

Social Security Number _____



SECTION III - Policy/Contract Payment Information

Please complete the following chart using a separate column for each policy/contract.

	Policy/Contract No.	Policy/Contract No.	Policy/Contract No.	Policy/Contract No.
Recurring Payment Type: Please choose one or more of the following: Premium, Loan, Annuity, PUAR/PAIR, ALBO, ADCW, etc.				
Recurring Payment Amount: Amount to draft every month				
Relationship of Bank Account Owner to Insured or Contract Owner: Please choose one of the following: Self, Spouse/Domestic Partner, Parent, Child, Grandparent, Employer, Guardian, or Contract Owner. (This section is not required for Individual Disability Income Policies) * Please review Bank Draft Disclosure for additional information.				
Initial Premium Advance Payment Amount: *Please review Bank Draft Disclosure for additional information.				

Withdrawal Date is the day of the month we will withdraw from your bank account. If you do not specify a date, monthly withdrawals will occur on the same day of the month as the issue date.

Please specify **only one** option: Issue Date of Policy/Contract Withdrawal on the ____ of each month

SECTION IV - Bank Information

Account Type: Checking Savings

We **CANNOT** establish electronic payments without a preprinted voided check or a letter from the bank. Additionally, we **CANNOT** establish electronic payments from starter checks, cash management, brokerage, or mutual fund checks, nor from foreign banks (unless the check is being paid in U.S. Dollars through a U. S. correspondent bank. The U.S. correspondent bank name must be on the check.)

IMPORTANT REMINDER-

**IN ORDER TO PROCESS YOUR REQUEST
PLEASE TAPE YOUR PREPRINTED VOIDED CHECK OR DEPOSIT SLIP HERE.**

Alternatively you may submit a letter on bank letterhead that includes the routing and account numbers.

Banking Institution Routing Number _____ Account Number _____



SECTION V - ACH Withdrawal Authorization

I, the Account Holder, hereby authorize

1. The companies named above (MetLife) to initiate withdrawal entries to the deposit account designated above at the Bank named above, using the Automated Clearing House;
2. Monthly recurring withdrawals; and
3. Withdrawals made from time to time, as I authorize.

I understand that:

1. The origination of electronic withdrawals to my account must comply with the provisions of U.S. law;
2. MetLife requires notification of at least 2 business days (5 business days for MetLife of Connecticut policies) before a scheduled payment to either terminate the EP or to prevent a scheduled payment;
3. If payments are made for insurance premiums, paying my insurance premiums monthly may result in a higher yearly out-of-pocket cost or different cash values.

SECTION VI - Signatures

Signature Requirements

All Bank Account Owners must sign this form. Please sign as shown below:

- A Partnership The full name of the firm should be printed with the signature of all general partners (not limited partners).
- A Sole Proprietorship The full name of the business should be printed with the signature of the owner followed by the word "owner."
- A Trust Signatures, followed by the word "Trustee," of all required Trustees. Also submit a Trust Certification, which is available from your representative, sales office, or the appropriate number listed under How to Submit This Form.
- A Corporation The signatures and titles of two officers.
- An Individual acting on Behalf of the Owner The full name of the Owner's fiduciary or agent and the legal documentation of the authority to act (e.g., power of attorney, guardianship papers, etc.).

By signing this document, I accept the term of this EP agreement.

Signature of Owner of the Bank Account Title (If you are acting in a representative capacity)

Print Name of Individual Signing - First Middle Last

Signed at City State Date

Signature of Joint Owner of the Bank Account Title (If you are acting in a representative capacity)

Print Name of Individual Signing - First Middle Last

Signed at City State Date

Before mailing, please include the following items:

- Preprinted voided check, deposit slip, or a letter from the bank
- All required signatures
- Policy/Contract Number
- Relationships indicated are of the Bank Account Owner to the Insured or Contract Owner

For Sales Office Use Only

Sales Office/Agency Number/Representative ID Date

Sales Representative Name - First Middle Last



How to Submit this Form

Return pages 1 through 3 of the completed form to the address or fax number listed below for the Company that issued the policy. If policies are issued by more than one Company, return the completed form to any Company that issued at least one of the policies.

Issuing Company	Contact Phone Number	Fax Number	Address
Metropolitan Life Insurance Company MetLife Investors USA Insurance Company First MetLife Investors Insurance Company Metropolitan Tower Life Insurance Company	1-800-638-5433	1-908-655-9581	P. O. Box 354, Warwick, RI 02887-0354
New England Life Insurance Company	1-800-638-5433	1-908-655-9582	P. O. Box 323, Warwick, RI 02887-0323
General American Life Insurance Company MetLife Investors Insurance Company	1-800-638-5433	1-908-655-9583	P. O. Box 355, Warwick, RI, 02887-0355
MetLife Insurance Company of Connecticut (For Life Insurance Policies Only)	1-800-638-5433	1-908-655-9584	P. O. Box 321, Warwick, RI 02887-0321
Metropolitan Life Insurance Company (For Individual Disability Income Policies Only)	1-800-929-1492	1-908-552-3960	P. O. Box 30591, Tampa, FL 33630-3591

Bank Draft Disclosure

SECTION I: Automatic Withdrawals

- Recurring withdrawals will not start unless the policy/contract is in force.
- All withdrawals authorized will appear on your bank statement as "MetLife" or "MET-PAC."
- If the payment withdrawal date selected falls on a weekend, a holiday, or, in a shorter month, if the date selected is 29-31, the account will be billed on the next business day.
- By authorizing automatic withdrawals, MetLife established a MetLife Electronic Payment Account ("EP Account") for you. The EP Account is a payment method available to pay for policies/contracts issued or sold by MetLife companies. Once you have an EP Account, other MetLife products can be included with this account so that payments can be withdrawn on the same date. (Accounts set up for Individual Disability Income policies can not be combined with other products)

SECTION II: Multiple Payment Withdrawals

Multiple payments may be withdrawn when:

- More than one policy/contract payment is due or needed to bring your policy/contract up to date.
- You requested a life insurance/individual disability income policy be back-dated resulting in more than one payment due at time of issue.
- The withdrawal date selected is after the contract date for life insurance policies with flexible premiums.

Note: Guarantees may be affected if payments are missed or delayed.

SECTION III: Initial Premium Advance Payment for Life Insurance and Individual Disability Income

This option will allow the advance payment to be withdrawn immediately at signing of an application or during the underwriting process. This option is available if the policy/contract applied for will be paid by recurring monthly withdrawal. The initial withdrawal is subject to the terms of the Temporary Insurance Agreement and/or Conditional Receipt.

SECTION IV: Ending the Withdrawal

The EP Account shall remain in full force and effect until one of the following occurs:

- You notify MetLife of the termination of the EP Account. MetLife requires notification of at least 2 business days (5 business days for MetLife of Connecticut policies) before a scheduled payment to either terminate the EP or to prevent a scheduled payment.
- MetLife notifies you of the termination of the EP Account.
- The policy(ies)/contract(s) is/are no longer in effect.
- The bank account used for withdrawals is closed or is otherwise terminated.

SECTION V: General Information

If you change your bank or the bank account that you use for monthly deductions, you must stop your current agreement and complete a new form.

- If you are not able to submit the new EP Agreement form in advance of the previously authorized draft date, please be sure to leave sufficient funds in your original account to cover the deduction for that month.
- To obtain a new form refer to contact information below.

Paying insurance premiums monthly may result in a higher yearly out-of-pocket cost or different cash values.

Please be sure to have adequate funds in your bank account to cover the total monthly deduction on the Debit Authorization Form.

- If there are inadequate funds, your payment(s) into the policy(ies)/contract(s) may not be made, or may be made late. Either situation could result in a life insurance policy losing certain guarantees or a life insurance/individual disability income policy lapsing.
- Please note that many banks charge their customer when there are inadequate funds for an electronic draft.

Based on the policy/contract, premiums can increase.

Should a policy/contract no longer be paid by electronic draft, premiums or payments will be payable at the most frequent mode of payment available for that policy/contract.

MetLife will not consider refund requests until ten business days after the withdrawal.

If your mailing address changes, or if you want to determine the status of your policy and any guarantees, please contact your representative or call us at 1-800-METLIFE (1-800-638-5433).

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Privacy Notice

Company (Check the appropriate ONE.)
The Company indicated in this section is referred to as "**the Company**".

Metropolitan Life Insurance Company
 New England Life Insurance Company

First MetLife Investors Insurance Company
 Metropolitan Tower Life Insurance Company

SECTION I - Introduction

 This notice is given to you on behalf of the Company.

Thank you for your application. Now we will review what you told us and may get further information if needed.

Please read this Privacy Notice carefully. It describes in broad terms how we learn about you and how we treat the information we get about you. (If anyone else is to be insured under the coverage you've requested, what we say here also applies to information about him or her.) We are required by law to give you this notice.

SECTION II - Why We Need Information

Why We Need Information: We need to know about you (and anyone else to be insured) so that we can provide the insurance and other products and services you've requested. We may also need it to administer your business with us, evaluate claims, process transactions and run our business. And we need information from you and others to help us verify identities in order to help prevent money laundering and terrorism.

What we need to know includes address, age and other basic information. We may also need more information. This may include information about finances, employment, health, hobbies or business conducted with us, with other MetLife companies (our "**affiliates**") or with other companies.

SECTION III - How We Get Information

What we know about you (and anyone else to be insured) we get mostly from you. But we may also have to find out more from other sources to make sure that what we know is correct and complete. Those sources may include adult relatives, employers, consumer reporting agencies, health care providers and others. Some sources may give us reports and may disclose what they know to others. We may ask for medical information. The Authorization that you sign when you request insurance permits these sources to tell us about you. We may also, at our expense:

- Ask for a medical exam
- Ask for blood and urine tests
- Ask health care providers to give us health data, including information about alcohol or drug abuse.

This will help us decide if you are eligible for insurance from us and what we should charge for it. For example, anyone who has used nicotine in any form within the last year will not be eligible for our lowest premium rate.

We may also ask a consumer reporting agency for a "consumer report" about you (or anyone else to be insured). Consumer reports may tell us about a lot of things, including information about:

- Reputation
- Driving record
- Finances
- Work and work history
- Hobbies and dangerous activities

If we ask an agency for an "investigative" report about you - which means that they will ask others about you - we will ask them to contact you as well. The information may be kept by the consumer reporting agency and later given to others as permitted by law. The agency will give you a copy of the report it provides to us, if you ask the agency and can provide adequate identification. If you write to us and we have asked for a consumer report about you, we will tell you so and give you the name, address and phone number of the consumer reporting agency.

Another source of information is MIB Group, Inc. ("MIB"). It is a non-profit association of life insurance companies. We and our reinsurers may give MIB health or other information about you. If you apply for life or health coverage from another member of MIB, or claim benefits from another member company, MIB will give that company any information that it has about you. If you contact MIB, it will tell you what it knows about you. You have the right to ask MIB to correct its information about you. You may do so by writing to MIB, Inc., 50 Braintree Hill, Suite 400, Braintree, Massachusetts 02184-8734, by calling MIB at (866) 692-6901 (TTY (866) 346-3642 for the hearing impaired) or by contacting MIB at www.mib.com.

SECTION IV - How We Protect Information

Because you entrust us with your personal information, we treat what we know about you confidentially. Our employees are told to take care in handling your information. They may get information about you only when there is a good reason to do so. We also take steps to make our computer databases secure and to safeguard the information we have.

SECTION V - How We Use and Disclose Information

We may use what we know to help us serve you better. We may use it, and disclose it to our affiliates and others, for any purpose allowed by law. Generally, we will disclose only the information we consider reasonably necessary to disclose. For instance, we may use your information, and disclose it to others, in order to:

- Help us evaluate your request for a product or service
- Help us process claims and other transactions
- Confirm or correct what we know about you
- Help us prevent fraud, money laundering, terrorism and other crimes by verifying what we know about you.
- Help us run our business
- Process information for us
- Perform research for us
- Audit our business
- Help us comply with the law

When we disclose information to others to perform business services for us, they are required to take appropriate steps to protect this information. And they may use the information only for the purposes of performing those business services.

Other reasons we may disclose what we know about you include:

- Doing what a court or government agency requires us to do; for example, complying with a search warrant or subpoena;
- Telling another company what we know about you, if we are or may be selling all or any part of our business or merging with another company;
- Giving information to the government so that it can decide whether you may get benefits that it will have to pay for;
- Telling your health care provider about a medical problem that you have but may not be aware of;
- Giving your information to a peer review organization if you have health insurance with us; and
- Giving your information to someone who has a legal interest in your insurance, such as someone who lent you money and holds a lien on your policy.

We may use what we know about you in order to offer you our other products and services. We may also provide information to others outside of the MetLife companies, such as marketing companies, to help us offer our own products and services to you. In addition, we can tell you about our affiliates and the products they offer.

Unless you tell us not to share information after receiving an "opt out" notice (see "**How You Can Make an 'Opt Out' Election**" below), we may disclose certain information to our affiliates so that they can offer their products and services directly to you. Even if you do not "opt out," we will not disclose your health information to another company to permit it to market its products to you. We will also not share your information with other unaffiliated companies who may want to market their products directly to you, unless it is in connection with a joint marketing arrangement (as described below). We will not sell or otherwise disclose your information to, for example, a catalog company. Our affiliates include life, car and home insurers, securities firms, broker-dealers, a bank, a legal plans company and financial advisors. In the future, we may have affiliates in other businesses. In addition, if we have joint marketing agreements with other unaffiliated companies, we may give them information about you so that we can offer products to you jointly or so they can offer products and services endorsed or sponsored by us to you. But we will not share information for joint marketing if you tell us not to or if the law that applies to you does not allow it.

How You Can Make an "Opt Out" Election: You can tell us not to share your information to let our affiliates market their products directly to you, or not to disclose your information to a third party in connection with a joint marketing arrangement. An "opt-out" election form will be provided to you at the time the policy is issued.

SECTION VI - How You Can See And Correct Your Information

Generally, we will let you review what we know about you if you ask us in writing. (Because of its legal sensitivity, we will not show you anything that we learned in connection with a claim or lawsuit.) In some circumstances we may disclose what we know about your health through your health care provider. If you tell us that what we know about you is incorrect, we will review it. If we agree with you, we will correct our records. If we do not agree with you, you may tell us in writing, and we will include your statement if we give this information to anyone outside MetLife.

SECTION VII - You Can Get Other Material From Us

In addition to any other privacy notice we may give you, we must give you a summary of our privacy policy once each year. You may have other rights under the law. If you want to know more about our privacy policy, please visit our website, www.metlife.com, or write to the company you applied to, c/o MetLife Privacy Office, P. O. Box 489, Warwick, Rhode Island 02887-9954.

New York Informed Consent Form for Blood and Urine Testing for the AIDS Virus and Other Conditions

Company Copy

Company (Check the appropriate ONE.) Metropolitan Life Insurance Company First MetLife Investors Insurance Company
The Company indicated in this section is referred to as "**the Insurer**".
200 Park Avenue, New York, NY 10166 200 Park Avenue, New York, NY 10166
 New England Life Insurance Company Metropolitan Tower Life Insurance Company
501 Boylston Street, Boston, MA 02116-3700 200 Park Avenue, New York, NY 10166

I hereby authorize a medical professional to withdraw blood from me by needle and a licensed laboratory through medically accepted procedures to perform blood and/or urine tests in connection with application(s) for insurance coverage I have made to the Insurer named above. These may include, but are not limited to, tests for cholesterol and related blood lipids, diabetes, liver or kidney disorders, immune disorders, the presence of medications, drugs, nicotine, or their metabolites and also the presence of antibodies or antigens to the Human Immunodeficiency Virus (HIV). I understand that the results of these tests will be used to determine my insurability.

HIV is the virus that causes AIDS (Acquired Immunodeficiency Syndrome). Positive HIV antibody test results mean that antibodies to the virus are present in the blood and/or urine and that the person has been exposed to the virus. If test results are positive, it does not necessarily mean that the person has AIDS. Such person is, however, at an increased risk of developing AIDS or ARC (AIDS-related conditions). The Company uses FDA approved tests to determine that an HIV result is positive.

Further information about HIV testing, AIDS and counseling services

can be obtained by calling the toll free New York AIDS hotline telephone number: 1-800-541-AIDS. The information provided includes information regarding the meaning of test results and the availability and location of AIDS related counseling services.

The Insurer will treat test results as confidential. I understand that if the HIV test results are other than negative the Insurer may disclose a generic code which signifies only a non-specific abnormality of the blood, urine or saliva to the Medical Information Bureau. I understand that the Insurer may disclose information regarding these results to its insurance affiliates, reinsurers, contractors or employees who perform business services for it, or where otherwise permitted or required by law.

I understand that, in the event that the HIV test results are other than negative it is recommended that I consult my own physician or other health care provider who can inform me more fully about the implication of the test results and perform further independent testing.

I have designated below that physician (or other person) to whom I wish test results sent in the event an adverse underwriting decision is based on HIV test results:

Physician Name _____
Address _____
 If a physician or other person is not named above, please contact me.

I hereby consent that the results of these tests including, specifically, the results of tests for HIV antibodies or antigens may be reported to and used by the Company for underwriting purposes.

Proposed Insured (Please Print)

First Middle Last

Signature of Proposed Insured or Parent/Guardian
▶ _____

Signature of Witness (Producer) _____ Date _____
▶ _____

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New York Informed Consent Form for Blood and Urine Testing for the AIDS Virus and Other Conditions

Proposed Insured Copy

Company (Check the appropriate ONE.)
The Company indicated in this section is referred to as "**the Insurer**".

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Compensation Disclosure Notice - New York

MetLife and its affiliated insurance companies and broker-dealers are committed to helping you select an appropriate product based on your financial needs and stated investment objectives.

Your MetLife sales representative ("Representative") is an employee of a MetLife Company, or associated with MetLife's New England Financial® distribution channel.

Your Representative is authorized to offer and sell products to you that are either issued or distributed by Metropolitan Life Insurance Company or certain of MetLife's affiliated insurance companies, or offered through one of MetLife's affiliated entities that is registered as a broker-dealer with whom you have an account relationship (each, a "MetLife Company" and, together, the "MetLife Companies").* Products from the MetLife Companies include fixed life insurance and annuities, property, casualty, and health insurance, variable annuities, and variable life insurance ("MetLife Products"). Your Representative also may be authorized to offer you certain products, including insurance, annuities, and mutual funds, issued by companies other than the MetLife Companies ("non-MetLife products").

Your Representative acts on behalf of the MetLife Companies in connection with the offer and sale of MetLife Products to you. He or she acts on behalf of a company other than MetLife in connection with the sale of non-MetLife products. Your Representative also may service your mutual funds, securities or insurance products on behalf of the company issuing the product.

Your Representative is compensated by a MetLife Company for sale, renewal and servicing of MetLife Products and certain authorized non-MetLife products. This compensation includes base commissions and other forms of compensation that may vary from product to product and by the amount of the purchase payment made by you. You should be aware that the amount of his or her compensation may increase in part based upon the relative amount of MetLife Products and certain non-MetLife products that he or she sells during a set period. He or she also is eligible for additional cash compensation (such as medical, retirement and other benefits) and non-cash compensation (such as conferences and sales support services) based on his or her sales of MetLife Products, certain authorized non-MetLife products, and overall sales and productivity. Your Representative may also receive compensation for the sale, renewal and servicing of authorized non-MetLife products directly from the issuing company. In some instances, MetLife Companies may also pay for expenses incurred by Representatives in connection with events for clients and prospects, training and education opportunities, and other miscellaneous expenses. MetLife receives compensation for non-MetLife Products sold by your Representative. This compensation will vary based upon an agreement between a MetLife Company and the issuing company and may include a bonus feature or a marketing allowance, which may be used in some

instances to offset expenses associated with conducting due diligence on the company and its products, and hosting training and education, or recognition, conferences. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information from your Representative, independent broker or independent agent about the compensation he or she expects to receive as a result of the sale of a MetLife Product or non-MetLife product.

Additionally, sales management is compensated for MetLife Products and approved non-MetLife Products that are sold by your Representative through MetLife. Generally, this compensation is aligned with that of your Representative, as noted above.

The services provided by your Representative may include:

- Discussing your current financial condition, goals and objectives;
- Gathering relevant financial information;
- Analyzing your financial situation (including among other things your needs, goals, risk tolerance, investment experience and time horizon) in order to determine appropriate strategies and recommendations of suitable investment or insurance products;
- Making recommendations regarding asset allocation;
- Making recommendations involving investment repositioning;
- Implementing these recommendations; and
- Reviewing your progress against your financial goals and objectives.

These services are **not** investment advisory or financial planning services subject to the Investment Advisors Act of 1940. If you are interested in such services, ask your Representative. Either your Representative or another MetLife or New England Financial Representative may be able to provide investment advisory or financial planning services. Before receiving those services, however, you will be provided with an additional disclosure and enter into a separate written agreement regarding those services as required by the Investment Advisors Act of 1940.

In addition to your Representative, certain independent brokers and agents sell products through an association with a MetLife or New England Financial sales office. They are compensated by a MetLife Company for the sale, renewal and servicing of MetLife Products. Those brokers and agents may receive increased compensation based upon the amount of MetLife Products sold during a set period. If you purchased your MetLife Product through the MetLife Auto & Home Group Insurance Program we may also pay an agent or broker representing the employer/organization participating in the Group Insurance Program for the sale and renewal of MetLife Products. We may also pay your employer or association or a third party acting on their or our behalf for the administration and service they provide related to the Group Insurance Program. Administration and services may include payroll administration.

* The following are the MetLife Companies whose products your Representative may be authorized to sell: Metropolitan Life Insurance Company, Metropolitan Property and Casualty Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan Group Property and Casualty Insurance Company, Metropolitan Lloyds Insurance Company of Texas, Economy Fire & Casualty Company, Economy Preferred Insurance Company, Economy Premier Assurance Company, First MetLife Investors Insurance Company, MetLife Investors USA Insurance Company, MetLife Investors Insurance Company, MetLife Insurance Company of Connecticut, New England Life Insurance Company, General American Life Insurance Company, MetLife Securities, Inc., Walnut Street Securities, Inc., New England Securities Corporation and Tower Square Securities, Inc. For more information, please refer to www.metlife.com.

"New England Financial" is a registered service mark of New England Life Insurance Company.

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Authorization to Release Health-Related Information to the Producer

Metropolitan Life Insurance Company First MetLife Investors Insurance Company New England Life Insurance Company
MetLife Insurance Company of Connecticut Metropolitan Tower Life Insurance Company

I authorize the insurance companies named above (collectively "MetLife") to disclose information about me, including health-related information, to the insurance producer named below for the purpose of providing me with additional information regarding the underwriting decision(s) made in connection with any application(s) I submit to any of the insurance companies named above for Life Insurance, Disability Income Insurance or Long-Term Care Insurance.

Print Name of Producer

First Middle Last

Print Business Address of Producer City State Zip

The **types of information that may be disclosed** by MetLife pursuant to this Authorization include information contained in medical records such as test results, and data on my medical care, treatment or surgery and prescription medicines. Additional information that may be disclosed includes information regarding treatment for sexually transmitted diseases, mental illness, psychiatric or psychological disorders and alcohol or drug abuse information including any data protected by Federal Regulations 42 CFR Part 2 or other applicable laws. Information regarding HIV test results, AIDS and HIV related conditions will not be disclosed under the terms of this Authorization.

In no event will information regarding your health history be disclosed if prohibited by applicable law.

I understand that:

- **I am not required to sign this Authorization as a condition of my application for insurance from MetLife.**
- **Signing, not signing or revoking this Authorization will not affect my treatment or my payment, enrollment, or eligibility for MetLife insurance.**

I further understand that:

- This Authorization will cover applications for the products indicated above submitted to any of the insurance companies named above during the next 12 months, beginning on the date this Authorization is signed.
- Information disclosed pursuant to this Authorization may no longer be subject to MetLife's privacy policy.
- Information that may have been subject to 42 CFR Part 2 or the privacy rules adopted and subsequently amended by the United States Department of Health and Human services pursuant to the Health Insurance Portability and Accountability Act of 1996 or other laws, once disclosed, may no longer be covered by those rules and may be subject to re-disclosure by the recipient.
- This Authorization will be valid for 12 months after the date it is signed below unless revoked by me prior to that time.
- I have a right to revoke this Authorization at any time and may do so by writing to: MetLife, P.O. Box 489, Warwick, RI 02887. I further understand, however, that any action taken by MetLife in reliance on this Authorization prior to receipt of my revocation by MetLife will remain valid.
- I have a right to receive a copy of this Authorization.

A copy of this Authorization will be as valid as the original.

Signatures

Print Name of Proposed Insured Date of Birth

First Middle Last

If Proposed Insured is under 18, the **Parent** or **Guardian** is to sign below for such child.

Signature of Proposed Insured Date Signed at City State
▶ _____

As witness, I attest to having observed the party named above sign in my presence.

Witness to Signature
▶ _____



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MetLife

Individual Disability Income Insurance Policy Application Process:

What's Next?

Thank you for choosing MetLife for your insurance needs. Upon receiving your application materials, we will begin reviewing your application and processing your information. Here is an overview of what you can expect during the underwriting process of your disability application:

Personal History Telephone Interview

- A MetLife associate may call you within ten days to discuss your application.
- The interview should take no more than 15 minutes.
- The associate will ask you questions regarding your medical history, occupational duties, and financial information.
- If you receive a call from a MetLife associate and you are unavailable, a message will be left requesting you to call (888) 838-3444 between 9:00 AM and 7:00 PM EST. Returning this call will help expedite your application processing.

Request for Financial Documentation

As our disability income policy provides insurance for replacing your income, we may ask you to provide us with proof of your income. This may include:

- Most recent and prior year W-2 statements.
- A copy of your most recently filed Federal Income Tax Return Form 1040 with all supporting schedules.
- Copies of business tax returns with all supporting schedules

Paramedical Exam

If an examination is required, a representative from one of our paramedical services will call you to schedule an examination at a time convenient for you. The representative will advise you of any special instructions if you are required to fast prior to your examination. At the examination, the technician will:

- Draw blood
- Check your blood pressure and weight
- Collect a urine sample
- Ask medical questions

Should you have any additional questions about our underwriting process, please speak with your agent/producer. We thank you for your business and look forward to speaking with you!

Producers Name

Phone Number

Agent/Producers Email Address

Or attach Agent/Producers business card here!

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