



Multi-Life Discount Program

Association Case Approval Process & Forms

Metropolitan Life Insurance Company
New York, NY 10010

LTC00836(0703)

MetLife has provided the enclosed forms for your convenience. The enclosed forms can be removed easily using the perforated edge or they may be photo copied for each individual case.

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LTCI Multi-Life Discount Program Association Approval Process

STEP 1 | Qualification:

Producer:

- Determine if the prospective organization meets the guidelines for Associations.
- If the organization qualifies, submit the Association Qualification Form to the Home Office, Multi-Life Coordinator via fax or email (see below).

Note: For Brokerage producers, forms must be submitted through the producer's Master General Agency (MGA).

Multi-Life Coordinator:

- Reviews the Qualification Form, requests additional information, if required, and makes a decision.
- A decision letter will be sent to the producer/MGA.
- Once all information is complete (including receipt of Charter), the Offer Letter will be sent with the approval letter.

STEP 2 | Create Offer Letter:

Multi-Life Coordinator:

- The Offer Letter is created based on information supplied in the Qualification Form and sent to the producer/MGA.

STEP 3 | Offer Letter Signed:

Producer:

- Producer delivers the Offer Letter to the Association and obtains appropriate signature.
- The signed Offer Letter is returned to the Multi-Life Coordinator.

Note: The Association will not become active until signed Offer Letter is returned nor can applications be submitted until the Offer Letter is returned.

Multi-Life Coordinator:

- Once the signed Offer Letter is received, the Multi-Life Coordinator assigns a Group Identifier Number and activates the Association.
- An instruction letter with the executed copy of the Offer Letter and Group Identifier Number will be sent to producer/MGA.

Enrollment can now begin.

MetLife
Multi-Life Coordinator
Individual Long-Term Care Insurance
57 Greens Farms Road
Westport, CT 06880
Email: ILTCmultilifecoordinator@metlife.com
Fax: 203-221-6564

Please call our LTC Resource Line with any questions at 888-799-0902

LTCI Multi-Life Discount Program Association Guidelines

Professional Associations may be considered for this program on a selective basis. We recommend that you discuss the viability of a particular Association with your Wholesaler or Regional Sales Manager before submitting. The Association should be formed for purposes other than purchasing insurance. Look for Associations with actively engaged members who share a common professional interest.

The Association must:

- Have a charter or constitution (must be submitted with the Qualification Form to the Home Office)
- Be a State or Regional Association (approval of National Association is unlikely)
- Be in existence for more than 2 years
- Have a well documented track record of members purchasing Life and/or Health insurance products through the Association
- Have been formed/exist in good faith for purposes other than obtaining insurance
- Maintain an active membership list
- Have dues/fees paying members
- Recommend or announce MetLife's LTCI product endorsement
- Have members that are within the 40 – 70 year old range
- Have a membership made up of business professionals (not senior clubs, social groups, etc.)

Miscellaneous:

- Producer should have a successful track record of marketing Life and/or Health insurance products to Associations
- MetLife will be the exclusive carrier or one of two endorsed carriers
- Producer must have been selling LTC insurance for at least a year
- The Association must deliver 5 applications within 6 months of approval date and 10 insured lives within 12 months

The following Associations/Affinity Groups are not eligible:

- Social/Senior Clubs
- Alumni Associations
- Real Estate Professionals
- Chambers of Commerce
- Condominium/Homeowner
- Charitable Organizations
- Religious Groups

Multi-Life Discount Program

Qualification Form for Association/Affinity Groups

Please print clearly. All Information must be provided for processing. To avoid delays in approval, please fill out completely.

E-mail to: Multi-Life Coordinator
MetLife Long-Term Care
57 Greens Farms Road
Westport, CT 06880

Or Fax to: (203) 221-6564
Attn: Multi-Life Coordinator

Email: ILTCmultilifecoordinator@metlife.com

Date: _____

Please review Association Guidelines before submitting this form

Association Information:

Association Name: _____ Industry: _____

Address: _____

Purpose of Association: _____

Number of Members: _____ How long has the Association been in existence? _____ Years

Who qualifies as a member: _____

(e.g., Lawyers can qualify for membership of a Bar Association)

Do Members pay dues/fees to the Association?: Yes No

Geographic distribution of members
(e.g., 90% of members live in NY City): _____

Does the Association offer or plan to offer any other LTCI to its members? Yes No

Does the Association offer any other Life/Health Insurance products to members? (If yes, explain below): Yes No

Product: _____ Participation % or Annual Sales: _____

Product: _____ Participation % or Annual Sales: _____

Have you sold other Life/Health insurance products to this Association? If yes, provide results and marketing strategy: _____

Have you sold insurance products to other Associations? If yes, please indicate products sold, Association names and results of efforts: _____

How will the Association announce/market LTCI? _____

How will applications be taken? _____

How will you service this Association on an ongoing basis? _____

Please attach a copy of the Association's Charter (or Constitution) with this form.

Producer Information:

Producer Name: _____ Telephone: _____

Address: _____ Fax: _____

City: _____ State: _____ Zip Code: _____

E-mail: _____ Producer ID: _____ Agency Code: _____

Distribution Channel: MetLife Brokerage* GenAm MLFS/MLR
 NEF MLI Other _____

*MGA Name: _____ Wholesaler/Regional Sales Mgr: _____

Association Program Overview

- Discount – 5%

- Modified (Full) Underwriting

- Minimum 10 Members to Approve Case

- Minimum 10 Insured Lives within 12 Months of Case Approval to Maintain Discount

- All VIP Product Benefits Available

- Underwriting:

Attending Physician's Statement

Age 66 and Over or at Underwriter's Discretion

Nurse Telephone Interview

Age 66 and Over or at Underwriter's Discretion

Nurse Face-to-Face Interview

Age 75 and Over or at Underwriter's Discretion