

IDI Application & Forms

CONNECTICUT

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1. IDIAPP06-1-CT
2. Authorization
3. Consumer Privacy Notice
4. Notice and Consent Form for AIDS Virus (HIV) Antibody/Antigen Testing
5. CT Replacement Notice
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
 - HIV Notice and Consent Form – Use this form whenever Blood and Urine are required.
 - CT Replacement Form – Use this form when replacing other insurance.
 - 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.
 - 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.

Application for Individual Disability Income Insurance

CONNECTICUT

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 (Check-O-Matic), is a voided check attached? YES NO
3. Are all changes made initialed by the proposed insured? YES NO
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 is being applied for with MetLife at this time, state which underwriting office: _____

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-Life Discount Quoted: 5% 10% 15% 20% _____%
13. Multi-Life Number _____
14. Is this a Small-Case Multilife or GSI Multilife case? YES NO
IF YES, how many lives? _____ Approved Discount _____

Contact at Sales Office:

Name: Jane Nobiletti Phone: (212) 697-2025 x309
Fax: (212) 292-7938 E-mail: Jane@ASGLife.com



**Application
for Individual
Disability
Income
Insurance
Part A.**

PAGE 1

1. (a) Proposed Insured

Full Name First/Given Middle Last/Surname

Suffix (eg., Jr.) Prof. Desig. (Maiden name if applicable) Sex 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. Residence:

Number Street

City State Zip

3. (a) Business Address:

Number Street

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



Application for Individual Disability Income Insurance

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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.



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:

_____ %
 _____ %
 _____ %
 _____ %

(c) How many employees do you supervise?

(d) How long have you been employed in your present occupation?

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

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

IF NO, give details. _____

(g) Do you have any other full or part-time jobs? YES NO

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

(h) Do you plan to change jobs in the next six months? YES NO

IF YES, give details. _____

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

IF YES, give details. _____

Supplemental Information Section



* 1 % 1 % 2 % 0 7 % 4 % 1 0 0 7 6 % 7 % 2 % 1 4 % Y *


Application for Individual Disability Income Insurance

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

Complete the Spousal Catastrophic Supplemental Application 

Complete the BOE Supplemental Application 

Complete the Buy-Sell Supplemental Application 

Complete the RSDII Supplemental Application 

5. Base Disability Policy and Optional Benefits Applied For:

Omni Advantage Omni Select Omni Essential

Monthly Benefit \$ _____ 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 \$ _____
 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 Offset Benefit Monthly Benefit \$ _____
 Elimination Period (days) 60 90 180 365** 730**

Guaranteed Insurability Option Amount* \$ _____

Catastrophic Benefit Monthly Amount \$ _____ (N/A in CT)

Good Health Benefit/Refund of Premium

Residual with Recovery Benefit* 24 mos. 36 mos.

Residual without Recovery Benefit*

Long-Term Care Guaranteed Purchase Option (N/A in CT)

Cost Of Living Adjustment 3% Simple With Buy-Up

Cost Of Living Adjustment 1-7% Compound With Buy-Up

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) 10 year (N/A in 3A,2A, A, B)
 To Age 65 (N/A in 3A, 2A, A, B)

Spousal Catastrophic (N/A in CT)

Other _____

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 Amount \$ _____

Residual

Supplemental Monthly Benefit (SMB) Monthly Amount \$ _____

Elimination Period (days) 60 90 180

Additional Monthly Indemnity (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

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 are responsible _____%

Name and Address of Mortgage or/Lending Institution:

Buy-Sell Insurance

Retirement Savings Disability Income Insurance (RSDII)



Application for Individual Disability Income Insurance

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6. (a) Frequency of Premium Payment: Annual Semi-Annual Monthly

(b) Mode of Premium Payment: Direct (annual & semi-annual only)
 IDI Bank Draft (monthly only) Payroll Deduction (multilife 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

_____ Relationship 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



Application for Individual Disability Income Insurance

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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**

	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 \$ _____

(If "Yes" give details below. Amounts expressed to the nearest \$100,000 are acceptable)



Application for Individual Disability Income Insurance

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

- (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? 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 or suspended? 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:

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.



**Application
for Individual
Disability
Income
Insurance
Part B**

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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



Application for Individual Disability Income Insurance

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

- 5. In the last 10 years,** have you received treatment, attention or advice for; been told that you had; or had any known indication of:
- (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**

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**



Application for Individual Disability Income Insurance

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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.)

7. Have you EVER:

been treated for Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or AIDS related condition? 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 or other practitioner? YES NO

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

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.



Application for Individual Disability Income Insurance

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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 with materially false information or conceals for the purpose of misleading information concerning any fact material thereto maybe guilty of committing a fraudulent insurance act.

Signature of Witness (Licensed Resident Agent)	Place	Mo. Day Yr.	Signature of Proposed Insured
X			X



Application for Individual Disability Income Insurance

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* Home office copy,
do not detach

RECEIPT AND CONDITIONAL PREMIUM RECEIPT for Disability Income Insurance

Received from: _____ \$ _____ on _____
Name of Proposed Insured (Please print) Disability Income Premium Date

\$ _____ on _____
Overhead Expense Premium Date

\$ _____ on _____
Buy-Sell Premium Date

\$ _____ on _____
Total 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 7(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.**



Application for Individual Disability Income Insurance

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* 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 any of these answers are incorrect or incomplete, or 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. I understand and agree that if the answers to any of the questions in Part B of the application are not true and complete or 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.

X _____ X _____
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 _____ in 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.



Application for Individual Disability Income Insurance

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* Detach for applicant

RECEIPT AND CONDITIONAL PREMIUM RECEIPT for Disability Income Insurance

Received from: _____ \$ _____ on _____
Name of Proposed Insured (Please print) Disability Income Premium Date

\$ _____ on _____
Overhead Expense Premium Date

\$ _____ on _____
Buy-Sell Premium Date

\$ _____ on _____
Total 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 7(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.**



**Application
for Individual
Disability
Income
Insurance**

PAGE 16

* 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 any of these answers are incorrect or incomplete, or 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. I understand and agree that if the answers to any of the questions in Part B of the application are not true and complete or 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.

X _____ X _____
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 _____ in 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.



Application for Individual Disability Income Insurance

PAGE 17

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? **YES** **NO**
 N/A
- _____ **YES** **NO**
 N/A
- (b) In states that require it, have you attached a signed acknowledgement of its delivery? **YES** **NO**
 N/A
- _____
8. Is this 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



Application for Individual Disability Income Insurance

PAGE 18

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					



Application for Individual Disability Income Insurance

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Distribution Affiliation (Not for MLFS or NEF)

- | | | | |
|---|--|--------------------------------------|--------------------------------------|
| <input checked="" type="checkbox"/> General Agent | <input type="checkbox"/> Crump Group/BISYS | <input type="checkbox"/> AXA | <input type="checkbox"/> M-Financial |
| <input type="checkbox"/> Direct Broker | <input type="checkbox"/> GEN AM/Travelers | <input type="checkbox"/> NFP | <input type="checkbox"/> Plus Group |
| <input type="checkbox"/> LPL/First Global | <input type="checkbox"/> Bank of America | <input type="checkbox"/> SML | |
| <input type="checkbox"/> Edward Jones | <input type="checkbox"/> Smith Barney/Citi | <input type="checkbox"/> Other _____ | |

General Agency Producer Information If GA Split indicate

1.	Name: Agent Support Services, Inc.	GA Tax ID:	
	Address: 99 Park Avenue, Suite 1100	Phone #: (212) 697-2025 x309	Share %
	City State Zip: New York, NY 10016	Fax #: (212) 292-7938	
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: Jane Nobiletti	Phone #: (212) 697-2025 x309
Fax #: (212) 292-7938	E-mail: Jane@ASGLife.com
Address: Agent Support Services, Inc. 99 Park Avenue, Suite 1100 New York, NY 10016	

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

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



Authorization

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 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.
- This Authorization will end 30 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 the 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.



Privacy Notice

If you submit a request for insurance (enrollment form) we will evaluate it. We will review the information you give to us and we may confirm it or add to it in the ways explained below.

This Privacy Notice is given to you on behalf of Metropolitan Life Insurance Company.

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.

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. Our affiliates currently include life, car and home insurers, securities firms, broker-dealers, a bank, a legal plans company and financial advisors.

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

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

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., P.O. Box 105, Essex Station, Boston, MA 02112, by calling MIB at (866) 692-6901 (TTY (866) 346-3642 for the hearing impaired), or by contacting MIB at www.mib.com.

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.

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 comply with the law
- Help us run our business
- Process information for us
- Perform research for us
- Audit our business

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 a group customer about its members' claims or cooperating in a group customer's audit of our service;
- 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 insurance or benefits.

How we use and disclose information depends on the products and services you have with us or are covered under. It also depends on laws that apply to those products and services. Unless restricted by law or by agreement, we may use what we know about you to offer you our other products and services. We may share your information with other companies to help us. Here are our other rules on using your information to market products and services:

- We will not share information about you with any of our affiliates for use in marketing its products to you, unless we first notify you. You will then have an opportunity to tell us not to share your information by "opting out."
- Before we share what we know about you with another financial services company to offer you products or services through a joint marketing arrangement, we will let you "opt-out."
- We will not disclose information to unaffiliated companies for use in selling their products to you, except through such joint marketing arrangements.
- We will not share your health information with any other company, even one of our affiliates, to permit it to market its products and services to you.

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.

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 Metropolitan Life Insurance Company, c/o MetLife Privacy Office - Inst, P.O. Box 489, Warwick, RI 02887-9954. When writing to us, please identify the specific product or service you have with us.

**NOTICE AND
CONSENT FORM
FOR AIDS VIRUS
(HIV) ANTIBODY/
ANTIGEN TESTING**

- | | |
|---|--|
| <input type="checkbox"/> Metropolitan Life Insurance Company
200 Park Avenue, New York, NY 10166 | <input type="checkbox"/> New England Life Insurance Company
501 Boylston Street, Boston, MA 02116-3700 |
| <input type="checkbox"/> Metropolitan Tower Life Insurance Company
200 Park Avenue, New York, NY 10166 | <input type="checkbox"/> General American Life Insurance Company
13045 Tesson Ferry Road, St. Louis, MO 63128 |
| <input type="checkbox"/> Metropolitan Insurance and Annuity Company
200 Park Avenue, New York, NY 10166 | <input type="checkbox"/> MetLife Investors Insurance Company
13045 Tesson Ferry Road, St. Louis, MO 63128 |
| <input type="checkbox"/> Paragon Life Insurance Company
190 Carondelet Plaza, St. Louis, MO 63105 | <input type="checkbox"/> MetLife Investors USA Insurance Company
222 Delaware Ave, Suite 900 P.O. Box 25130 Wilmington, DE 19899 |

The Company indicated above is referred to as "the Insurer".

Examiner: _____
Name

Address

Acquired Immunodeficiency Syndrome (AIDS) is a life-threatening disorder of the immune system. It is caused by a virus called Human Immunodeficiency Virus (HIV). The virus is spread by sexual contact with an infected person, by exposure to infected person, by exposure to infected blood (as in needle sharing during intravenous drug use or, rarely, as a result of a blood transfusion), or from an infected mother to her newborn infant.

To determine your insurability, the insurer named above (the Insurer) has requested that you provide a sample of your blood or other bodily fluid for testing and analysis. All tests will be performed by a licensed laboratory.

Unless precluded by law, tests will be performed to determine the presence of HIV antibodies or antigens. The HIV antibody test that we perform is actually a series of tests done by a medically accepted procedure. The HIV antigen test directly identifies AIDS viral particles. These tests are extremely reliable. Should you desire more information about the test of HIV infection before providing a blood sample, you may wish to consult with your physician or local health department. If you are at high risk of HIV infection, you may want to be counseled and tested by your physician or at a free/low cost local test site. Your local health department can provide you with information as to the location of these sites.

All tests results will be treated confidentially. They will be reported by the laboratory to the Insurer. When necessary for business reasons in connection with insurance you have or have applied for with the Insurer, the Insurer may disclose test results to others such as its affiliates, reinsurers, employees or contractors, but not to agents or brokers.

If the Insurer is a member of the Medical Information Bureau (MIB, Inc.), and if the test results for HIV antibodies/antigens are other than normal, the Insurer will report to the MIB Inc. a generic code which signifies only a non-specific test abnormality. If your HIV test is normal, no report will be made about it to the MIB, Inc.

The organizations described in the last two paragraphs may maintain the test results in a file or data bank. There will be no other disclosure of test results or even that the tests have been done except as may be required or permitted by law or as authorized by you.

If your test results are normal, no routine notification will be sent to you. If the HIV test results are other than normal, the Insurer will contact you. The Insurer may ask you for the name of a physician or other health care provider to whom you may authorize disclosure and with whom you may wish to discuss the results.

Positive HIV antibody/antigen test results do not mean that you have AIDS, but that you are at significantly increased risk of developing AIDS or AIDS-related conditions. Federal authorities say that persons who are HIV antibody/antigen positive should be considered infected with the AIDS virus and capable of infecting others.

Positive HIV antibody or antigen test results or other significant blood abnormalities will adversely affect your application for insurance. This means that your application may be declined, that an increased premium may be charged, or that other policy changes may be necessary.



**NOTICE AND
CONSENT FORM
FOR AIDS VIRUS
(HIV) ANTIBODY/
ANTIGEN TESTING**

PAGE 2

(continued)

You are urged, at this time, to designate the physician or other health care provider to whom the HIV test results may be disclosed by the Insurer in the event the results are other than normal.

I authorize the disclosure of any HIV test results which are other than normal to the following physician or health care provider:

Name _____

Address _____

I have read and understood this Notice of Consent for AIDS Virus (HIV) Antibody/Antigen Testing. I voluntarily consent to the withdrawal of blood or other bodily fluid from me, the testing of that blood or other bodily fluid, and the disclosure of the test results as described above.

I understand that I have the right to request and receive a copy of this authorization. A photocopy of this form will be as valid as the original.

Proposed Insured

Date of Birth



Signature of Proposed Insured
or Parent/Guardian

State of Residence

Date



**NOTICE AND
CONSENT FORM
FOR AIDS VIRUS
(HIV) ANTIBODY/
ANTIGEN TESTING**

- | | |
|---|--|
| <input type="checkbox"/> Metropolitan Life Insurance Company
200 Park Avenue, New York, NY 10166 | <input type="checkbox"/> New England Life Insurance Company
501 Boylston Street, Boston, MA 02116-3700 |
| <input type="checkbox"/> Metropolitan Tower Life Insurance Company
200 Park Avenue, New York, NY 10166 | <input type="checkbox"/> General American Life Insurance Company
13045 Tesson Ferry Road, St. Louis, MO 63128 |
| <input type="checkbox"/> Metropolitan Insurance and Annuity Company
200 Park Avenue, New York, NY 10166 | <input type="checkbox"/> MetLife Investors Insurance Company
13045 Tesson Ferry Road, St. Louis, MO 63128 |
| <input type="checkbox"/> Paragon Life Insurance Company
190 Carondelet Plaza, St. Louis, MO 63105 | <input type="checkbox"/> MetLife Investors USA Insurance Company
222 Delaware Ave, Suite 900 P.O. Box 25130 Wilmington, DE 19899 |

The Company indicated above is referred to as "the Insurer".

Examiner: _____
Name

Address

Acquired Immunodeficiency Syndrome (AIDS) is a life-threatening disorder of the immune system. It is caused by a virus called Human Immunodeficiency Virus (HIV). The virus is spread by sexual contact with an infected person, by exposure to infected person, by exposure to infected blood (as in needle sharing during intravenous drug use or, rarely, as a result of a blood transfusion), or from an infected mother to her newborn infant.

To determine your insurability, the insurer named above (the Insurer) has requested that you provide a sample of your blood or other bodily fluid for testing and analysis. All tests will be performed by a licensed laboratory.

Unless precluded by law, tests will be performed to determine the presence of HIV antibodies or antigens. The HIV antibody test that we perform is actually a series of tests done by a medically accepted procedure. The HIV antigen test directly identifies AIDS viral particles. These tests are extremely reliable. Should you desire more information about the test of HIV infection before providing a blood sample, you may wish to consult with your physician or local health department. If you are at high risk of HIV infection, you may want to be counseled and tested by your physician or at a free/low cost local test site. Your local health department can provide you with information as to the location of these sites.

All tests results will be treated confidentially. They will be reported by the laboratory to the Insurer. When necessary for business reasons in connection with insurance you have or have applied for with the Insurer, the Insurer may disclose test results to others such as its affiliates, reinsurers, employees or contractors, but not to agents or brokers.

If the Insurer is a member of the Medical Information Bureau (MIB, Inc.), and if the test results for HIV antibodies/antigens are other than normal, the Insurer will report to the MIB Inc. a generic code which signifies only a non-specific test abnormality. If your HIV test is normal, no report will be made about it to the MIB, Inc.

The organizations described in the last two paragraphs may maintain the test results in a file or data bank. There will be no other disclosure of test results or even that the tests have been done except as may be required or permitted by law or as authorized by you.

If your test results are normal, no routine notification will be sent to you. If the HIV test results are other than normal, the Insurer will contact you. The Insurer may ask you for the name of a physician or other health care provider to whom you may authorize disclosure and with whom you may wish to discuss the results.

Positive HIV antibody/antigen test results do not mean that you have AIDS, but that you are at significantly increased risk of developing AIDS or AIDS-related conditions. Federal authorities say that persons who are HIV antibody/antigen positive should be considered infected with the AIDS virus and capable of infecting others.

Positive HIV antibody or antigen test results or other significant blood abnormalities will adversely affect your application for insurance. This means that your application may be declined, that an increased premium may be charged, or that other policy changes may be necessary.

**NOTICE AND
CONSENT FORM
FOR AIDS VIRUS
(HIV) ANTIBODY/
ANTIGEN TESTING**

PAGE 2

(continued)

You are urged, at this time, to designate the physician or other health care provider to whom the HIV test results may be disclosed by the Insurer in the event the results are other than normal.

I authorize the disclosure of any HIV test results which are other than normal to the following physician or health care provider:

Name _____

Address _____

I have read and understood this Notice of Consent for AIDS Virus (HIV) Antibody/Antigen Testing. I voluntarily consent to the withdrawal of blood or other bodily fluid from me, the testing of that blood or other bodily fluid, and the disclosure of the test results as described above.

I understand that I have the right to request and receive a copy of this authorization. A photocopy of this form will be as valid as the original.

**Notice
to
Applicant**

PAGE 1

Regarding Replacement of Accident and Sickness Insurance

According to your application or information you have furnished, you intend to lapse or otherwise terminate existing accident and sickness insurance and replace it with a policy to be issued by Metropolitan Life Insurance Company. For your own information and protection, you should be aware of and seriously consider certain factors which may affect the insurance protection available to you under the new policy.

- (1) Health conditions which you may presently have, (pre-existing conditions), may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.
- (2) You may wish to secure the advice of your present insurer or its agent regarding the proposed replacement of your present policy. This is not only your right, but it is also in your best interest to make sure you understand all the relevant factors involved in replacing your present coverage.
- (3) If, after due consideration, you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical/health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, re-read it carefully to be certain that all information has been properly recorded.

The above "Notice to Applicant" was delivered to me on:

Applicant's Signature

Date



Compensation Disclosure Notice

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 a sales representative associated with MetLife’s New England Financial® distribution channel.

Your Representative is authorized to offer and sell products to you that are issued or distributed by Metropolitan Life Insurance Company or certain of MetLife’s affiliated insurance companies and broker-dealers (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 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 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 and overall sales and productivity. Your Representative may also receive compensation for the sale, renewal and servicing of non-MetLife products directly from the issuing company.

There are certain unaffiliated brokers who 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 may receive increased compensation based upon the amount of MetLife Products sold during a set period.

* 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, Texas Life Insurance Company, MetLife Securities, Inc., Walnut Street Securities, Inc., New England Securities, Corp. 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.

LEAVE WITH APPLICANT

Authorization to Obtain and Disclose Information

Name of Proposed Insured _____ Date of Birth _____

Producer's Information: Name _____ Office _____

Companies: _____ Phone # _____

- Allianz Life Insurance Co. of New York
Allianz Life Insurance Co. of NA
Allstate Life Insurance Co. of New York
Allstate Life Insurance Company
American General Life Insurance Company
American National Insurance Company
Ameritas Life Insurance Corporation
Assurity Life Insurance Company
Aviva Life Insurance Company
Aviva Life Insurance Company of NY
AXA Equitable Life Insurance Company
AXA MONY Life Insurance Company
Bankers Life Insurance Company of NY
Banner Life Insurance Company
Columbian Mutual Life Insurance Company
Companion Life Insurance Company
First MetLife Investors Insurance Company
First Penn-Pacific Life Insurance Company
First Rehabilitation Life Ins of America
First Symetra National Life Ins. Co. of NY
General American Life Insurance Company
Genworth Life & Annuity Insurance Company
Genworth Life Insurance Company
Genworth Life Insurance Company of NY
Golden Rule Insurance Company
Guardian Life Insurance Company of America

- Hartford Life and Annuity Insurance Company
Hartford Life Insurance Company
Illinois Mutual Life Insurance Company
Indianapolis Life Insurance Company
ING/ReliaStar Life Insurance Company
ING/ReliaStar Life Insurance Company of New York
ING/Security Life of Denver Insurance Company
Jackson National Life Insurance Co. of NY
Jackson National Life Insurance Company
John Hancock Life Insurance Company New York
John Hancock Life Insurance Company USA
Liberty Life Assurance Company of Boston
Lincoln Benefit Life Company
Lincoln Life and Annuity Company of New York
Lincoln National Life Insurance Company
Massachusetts Mutual Life Insurance Company
Medamerica Insurance Company
Medamerica Insurance Company of NY
MetLife Insurance Company of Connecticut
MetLife Investors Insurance Company
MetLife Investors USA Insurance Company
Metropolitan Life Insurance Company
Midland National Life Insurance Company
Nationwide Life Insurance Company
New England Life Insurance Company
North American Company for Life & Health Ins.

- OM Financial Life Insurance Company
OM Financial Life Insurance Company of NY
Pacific Life & Annuity Company NY
Pacific Life Insurance Company
Penn Mutual Life Insurance Company
Phoenix Life and Annuity Company
Phoenix Life Insurance Company New York
Principal Life Insurance Company
Protective Life & Annuity Insurance Co.
Protective Life Insurance Company
Prudential Insurance Co. of America
RBC/Liberty Life Insurance Company
Security Mutual Life Insurance Company of NY
State Life Insurance Company
Sun Life Assurance Company of Canada US
Symetra Life Insurance Company
Transamerica Financial Life Insurance Co. NY
Transamerica Life Insurance Company
Transamerica Occidental Life Ins. Co.
Union Central Life Insurance Company
United of Omaha Life Insurance Company
United States Life Insurance of New York
West Coast Life Insurance Company
Western Reserve Life Assurance Co. of OH
William Penn Life Insurance Company of NY

For the purpose of determining that I, the proposed insured named above, am eligible for proposed insurance, I authorize any: (1) person licensed to provide health care services; (2) hospital; (3) clinic or other medical facility; (4) insurer; (5) health care plan; (6) consumer reporting agency (including, for these purposes, MIB Group, Inc., "MIB"); (7) financial institution; (8) employer; and (9) family members and associates, to furnish information about me to one or more of the companies identified above when this Authorization (or a copy of it) is presented. I further authorize all such persons, except MIB, to give such information to the Enterprise General Insurance Agency, Inc. ("Enterprise GA"), or its authorized representatives.

The types of information that may be disclosed include:

- My entire medical file for the last ten (10) years, including information regarding my mental and physical health (other than psychotherapy notes); and
Other information, such as information about my other insurance coverage; hazardous activities; character; general reputation; finances; occupation; and other personal traits.

I understand that medical and health related information may be protected by federal and state laws, including federal privacy rules

issued by the Department of Health and Human Services, 45 CFR Parts 160-164, and may no longer be subject to those rules once released pursuant to this Authorization.

I understand that the Enterprise GA and the companies named above may disclose information obtained under this Authorization to third parties only to the extent permitted or required by applicable state and federal laws. Such disclosures include (but are not limited to) disclosures pursuant to an Authorization signed by me and disclosures to reinsurers, MIB, and other persons who perform business, professional or insurance tasks related to the proposed insurance.

I understand that I have a right to revoke this Authorization at any time and may do so by writing to Enterprise GA at the above address. I further understand, however, that any action taken in reliance on this Authorization prior to receipt of my revocation by Enterprise GA will remain valid.

This Authorization will be valid for 12 months after the date it is signed. A copy of this Authorization will be as valid as the original. I understand I have a right to receive a copy of this Authorization and may receive a copy by requesting it from my producer.

Signatures

Signature of Proposed Insured Named Above or Legally Authorized Representative of Proposed Insured

Date

Signed at City, State

If signing as Legal Representative, print name below and describe legal authority (e.g., parent or court appointed guardian of a minor child):

Signature of Minor Child

Date

Signed at City, State

(only if Proposed Insured and is aged 15 or more, or otherwise required) Legal Representative/Relationship

(Original to be retained by Enterprise GA; Copy to Proposed Insured (or Authorized Representative))



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!

Agent/Producer Name: _____

Telephone number: _____

Agent/Producer Email Address: _____

(Or attach Agent/Producer's business card here! →)

