

## IDI Application & Forms

### NEW JERSEY

#### Table of Contents

1. IDIAPP06-1-NJ
2. Authorization
3. Consumer Privacy Notice
4. Notice & Consent for HIV-Related Testing
5. Generic 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 Consent Form – Use this form whenever Blood and Urine are required.
  - 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.

## Application for Individual Disability Income Insurance

### NEW JERSEY 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 \_\_\_\_\_

#### Contact at Sales Office:

Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_



**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

## PAGE 2

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**

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_



# Application for Individual Disability Income Insurance

**PAGE 3**

\* (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 

## 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 Substitute Benefit Monthly Benefit \$ \_\_\_\_\_  
 Elimination Period (days)  60  90  180  365\*\*  730\*\*

Guaranteed Insurability Option\* \$ \_\_\_\_\_

Catastrophic Benefit Monthly Amount \$ \_\_\_\_\_

Good Health Benefit/Refund of Premium

Residual with Recovery Benefit\*  24 mos.  36 mos.

Residual without Recovery Benefit\*

Long-Term Care Guaranteed Purchase Option

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

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





# Application for Individual Disability Income Insurance

**PAGE 5**

**11. Financial Information:**

(Income as reported to IRS for Federal Income Tax Purposes)

	Current Year (Annualized)	Last Year	Two Years Ago
<b>Employee/Salaried Earnings</b>			
(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	\$ _____	\$ _____	\$ _____
<b>Total Earned Income (Sum of Lines a through f)</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>

**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: <b>Indebtedness</b> -----	\$ _____
<b>Total</b>	<b>\$ _____</b>

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



**Application  
for Individual  
Disability  
Income  
Insurance**

**PAGE 6**

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, 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:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

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. Have you EVER** 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

## PAGE 9

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. During the past 10 years has a member of the medical profession diagnosed you 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; 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)**

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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Please refer to page 12 for state specific variations.

## 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 includes any false, or misleading information on an application for an insurance policy is subject to criminal and civil penalties.**

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





## 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

**PAGE 14**

\* 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 You answered Question 8(a) in Part B "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 15

\* 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 You answered Question 8(a) in Part B "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 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:	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)

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

Is this a  Small-Case Multilife or  GSI Multilife case?  YES  NO.

IF YES, how many lives? \_\_\_\_\_ Approved Discount \_\_\_\_\_



## 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 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 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 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

\_\_\_\_\_  
Birth 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](http://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](http://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.

Proposed Insured: \_\_\_\_\_

**Notice and  
Consent For  
HIV-Related  
Testing**

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

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

**The HIV Virus And AIDS.** To evaluate your insurability, it is requested that you provide a blood or other bodily fluid sample for testing for the presence of HIV antibodies or antigens, as well as for other tests such as cholesterol, diabetes and immune disorders. The antibody test will determine the presence of antibodies to the human immunodeficiency virus (HIV), the virus associated with Acquired Immunodeficiency Syndrome (AIDS), a life-threatening disorder of the immune system. The HIV antigen test directly identifies AIDS viral particles. These tests are not tests for AIDS; AIDS can only be diagnosed by medical evaluation. By signing and dating this form, you agree that testing may be performed and that underwriting decisions will be based on the test results. You may refuse to be tested; however, such refusal may be used by the insurer as a reason to deny coverage.

**Counseling/Anonymous Testing.** Many public health organizations have recommended that before submitting to an HIV test, a person seek counseling to better understand the implications of the test. You may wish to consider counseling, at your expense, prior to being tested or to consult with your physician or local health department. You may also wish to be anonymously tested.

See reverse side for counseling information. For your information, HIV is transmitted: by sexual contact with an infected person; from an infected mother to her newborn infant; or by exposure to infected blood (as in needle sharing during intravenous drug use). HIV is not spread through casual contact, such as eating with, touching or kissing a person infected with the virus. Persons at high risk of contracting AIDS include: males who have had sexual contact with another male; intravenous drug users; hemophiliacs; and sexual contacts of any of these persons. A person may remain free of symptoms for years after becoming infected. It is thought that persons have a 25-50% chance of developing AIDS within 10 years of becoming infected.

**The Test: Purpose And Accuracy.** The HIV antibody test is a medically accepted three-test series which is extremely accurate and reliable and is performed by a licensed laboratory. It is not error free. Possible errors include:

- a. False positives: the test may give a positive result, even though you are not infected. This happens only rarely and is more common in persons who have not engaged in high-risk behavior. Retesting should be done to help confirm the validity of a positive test.
- b. False negatives: the test may give a negative result, even though you are infected with HIV. This happens most commonly in recently infected persons; it takes at least four to 12 weeks for a positive test result to develop after a person is infected.

**Meaning Of Positive HIV Test Result.** A positive HIV test result does not mean that you have AIDS but that you are at a significantly increased risk of developing problems with your immune system including AIDS or AIDS-related conditions. Federal authorities consider persons who are HIV antibody/antigen-positive to be infected with the AIDS virus and capable of infecting others. If you test positive, you should seek a follow-up visit with your personal physician and/or a public health clinic or an AIDS information organization. You may want to consider further independent testing.

**Side Effects.** A positive HIV test result may cause you significant anxiety, and may also result in uninsurability for life, health, or disability insurance policies you may apply for now or in the future. Although prohibited by law, discrimination in housing, employment or public accommodations may result if your test results were to become known to others. A negative result may create a false sense of security.



**Notice and  
Consent For  
HIV-Related  
Testing**

**PAGE 2**

*(continued)*

**Confidentiality.** All test results will be treated confidentially. They will be reported by the laboratory to the Insurer. The test results may be disclosed: to the proposed insured (unless state law requires disclosure only to a physician; see Notification section); to the person legally authorized to consent to the test; to a licensed physician, medical practitioner, or other person designated by the proposed insured; if your HIV test is other than normal, to the Medical Information Bureau (MIB), a national insurance data bank, using a non-specific code, indicating only an abnormal test, to assure confidentiality; for statistical reports that do not disclose the identity of any particular proposed insured; to employees, reinsurers, or contractors of the Insurer who have the responsibility to make underwriting decisions on behalf of the Insurer; and to Insurer's legal counsel who needs such information to represent the Insurer effectively in matters concerning the proposed insured. Results will not otherwise be disclosed except as allowed by law or as authorized by you. Results will not be disclosed to your agent or broker. You may request by notice to the Insurer the names of the specific individuals or organizations that: will have access to your file; will receive a copy of your results; or will keep the test information in a data bank or other file.

**Notification.** If your test results are negative, no routine notification will be sent to you unless you complete the following:

Name to whom to disclose negative test results: \_\_\_\_\_

Address: \_\_\_\_\_

If your HIV test results are other than normal, you or a person you designate may receive the results directly except in states that prohibit direct notification (see list below). In states that prohibit direct notification, if you do not name a physician, the Insurer must notify the health department who will then notify you. It is recommended that you designate a physician, health department, or local organization (see reverse side) to receive the test result because a trained person should deliver the information so that you can understand the meaning of the test result.

Physician, health department, or organization for reporting a positive test result: \_\_\_\_\_

Address: \_\_\_\_\_

**Prevention.** Persons who have a history of high-risk behavior should modify these behaviors to prevent getting or giving AIDS, regardless of whether or not they are tested. Specific important changes in behavior include safe sex practices (including latex condom use) and not sharing needles.

**Consent.** I have read and I understand this Notice and Consent for HIV-Related Testing. I voluntarily consent to the withdrawal of blood or to the providing of another bodily fluid sample, the testing of my blood or other bodily fluid for HIV antibodies, and the disclosure of the test results as described above in the Confidentiality and Notification sections.

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. This consent is valid for six months from the date signed unless revoked by me in writing. A revocation will not affect disclosures already made, but no further disclosure will be made thereafter without my express written consent.



\_\_\_\_\_  
Name of Proposed Insured (Please Print)

\_\_\_\_\_  
Signature of Proposed Insured or Parent/Guardian

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Date



## Notice and Consent For HIV-Related Testing

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

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

**The HIV Virus And AIDS.** To evaluate your insurability, it is requested that you provide a blood or other bodily fluid sample for testing for the presence of HIV antibodies or antigens, as well as for other tests such as cholesterol, diabetes and immune disorders. The antibody test will determine the presence of antibodies to the human immunodeficiency virus (HIV), the virus associated with Acquired Immunodeficiency Syndrome (AIDS), a life-threatening disorder of the immune system. The HIV antigen test directly identifies AIDS viral particles. These tests are not tests for AIDS; AIDS can only be diagnosed by medical evaluation. By signing and dating this form, you agree that testing may be performed and that underwriting decisions will be based on the test results. You may refuse to be tested; however, such refusal may be used by the insurer as a reason to deny coverage.

**Counseling/Anonymous Testing.** Many public health organizations have recommended that before submitting to an HIV test, a person seek counseling to better understand the implications of the test. You may wish to consider counseling, at your expense, prior to being tested or to consult with your physician or local health department. You may also wish to be anonymously tested.

See reverse side for counseling information. For your information, HIV is transmitted: by sexual contact with an infected person; from an infected mother to her newborn infant; or by exposure to infected blood (as in needle sharing during intravenous drug use). HIV is not spread through casual contact, such as eating with, touching or kissing a person infected with the virus. Persons at high risk of contracting AIDS include: males who have had sexual contact with another male; intravenous drug users; hemophiliacs; and sexual contacts of any of these persons. A person may remain free of symptoms for years after becoming infected. It is thought that persons have a 25-50% chance of developing AIDS within 10 years of becoming infected.

**The Test: Purpose And Accuracy.** The HIV antibody test is a medically accepted three-test series which is extremely accurate and reliable and is performed by a licensed laboratory. It is not error free. Possible errors include:

- a. False positives: the test may give a positive result, even though you are not infected. This happens only rarely and is more common in persons who have not engaged in high-risk behavior. Retesting should be done to help confirm the validity of a positive test.
- b. False negatives: the test may give a negative result, even though you are infected with HIV. This happens most commonly in recently infected persons; it takes at least four to 12 weeks for a positive test result to develop after a person is infected.

**Meaning Of Positive HIV Test Result.** A positive HIV test result does not mean that you have AIDS but that you are at a significantly increased risk of developing problems with your immune system including AIDS or AIDS-related conditions. Federal authorities consider persons who are HIV antibody/antigen-positive to be infected with the AIDS virus and capable of infecting others. If you test positive, you should seek a follow-up visit with your personal physician and/or a public health clinic or an AIDS information organization. You may want to consider further independent testing.

**Side Effects.** A positive HIV test result may cause you significant anxiety, and may also result in uninsurability for life, health, or disability insurance policies you may apply for now or in the future. Although prohibited by law, discrimination in housing, employment or public accommodations may result if your test results were to become known to others. A negative result may create a false sense of security.

**Notice and  
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**PAGE 2**

*(continued)*

**Confidentiality.** All test results will be treated confidentially. They will be reported by the laboratory to the Insurer. The test results may be disclosed: to the proposed insured (unless state law requires disclosure only to a physician; see Notification section); to the person legally authorized to consent to the test; to a licensed physician, medical practitioner, or other person designated by the proposed insured; if your HIV test is other than normal, to the Medical Information Bureau (MIB), a national insurance data bank, using a non-specific code, indicating only an abnormal test, to assure confidentiality; for statistical reports that do not disclose the identity of any particular proposed insured; to employees, reinsurers, or contractors of the Insurer who have the responsibility to make underwriting decisions on behalf of the Insurer; and to Insurer's legal counsel who needs such information to represent the Insurer effectively in matters concerning the proposed insured. Results will not otherwise be disclosed except as allowed by law or as authorized by you. Results will not be disclosed to your agent or broker. You may request by notice to the Insurer the names of the specific individuals or organizations that: will have access to your file; will receive a copy of your results; or will keep the test information in a data bank or other file.

**Notification.** If your test results are negative, no routine notification will be sent to you unless you complete the following:

Name to whom to disclose negative test results: \_\_\_\_\_

Address: \_\_\_\_\_

If your HIV test results are other than normal, you or a person you designate may receive the results directly except in states that prohibit direct notification (see list below). In states that prohibit direct notification, if you do not name a physician, the Insurer must notify the health department who will then notify you. It is recommended that you designate a physician, health department, or local organization (see reverse side) to receive the test result because a trained person should deliver the information so that you can understand the meaning of the test result.

Physician, health department, or organization for reporting a positive test result: \_\_\_\_\_

Address: \_\_\_\_\_

**Prevention.** Persons who have a history of high-risk behavior should modify these behaviors to prevent getting or giving AIDS, regardless of whether or not they are tested. Specific important changes in behavior include safe sex practices (including latex condom use) and not sharing needles.

**Consent.** I have read and I understand this Notice and Consent for HIV-Related Testing. I voluntarily consent to the withdrawal of blood or to the providing of another bodily fluid sample, the testing of my blood or other bodily fluid for HIV antibodies, and the disclosure of the test results as described above in the Confidentiality and Notification sections.

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. This consent is valid for six months from the date signed unless revoked by me in writing. A revocation will not affect disclosures already made, but no further disclosure will be made thereafter without my express written consent.

**Notice and  
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Testing**

**Counseling Information about HIV testing and AIDS can be obtained by contacting your private physician, a public clinic, your local county health department or an AIDS information organization in your city. Certain state hotline numbers are listed below.**

**In California:**

The San Francisco AIDS Foundation at	415-864-5855
The AIDS Project Los Angeles at	213-380-2000
The San Diego AIDS Project at	619-548-0300
The AIDS Project - East Bay at	415-420-8181
AIDS Services Foundation of Orange County at	714-646-0411
ARIS Project at	408-370-3272
Central Valley Aids Team at	209-264-2436
Sacramento Aids Foundation at	916-448-2437

In the event the result is positive, you are urged to contact a private physician, County Health Department, State Department of Health Services, local medical society or alternative test site for appropriate counseling. Any result sent directly to you will be sent by registered mail with delivery restricted only to you.

**In Hawaii:**

HILO at 933-4678	Lanai at 565-6411
Kuna at 322-9705	Molokai at 553-3145
Maui at 243-5075	Kauai at 822-3830

**In Montana:**

If you prefer, anonymous testing is available. Information concerning locations of anonymous testing sites can be obtained from the Department of Health and Environmental Sciences of Montana, your local health department or by calling 1-800-233-6668.

**In Nebraska:**

Nebraska AIDS Project at 1-800-782-2437  
AIDS Action Line at 1-800-235-2331

**In Rhode Island:**

Rhode Island Department of Health, Office of AIDS/STD at 401-222-2320  
Rhode Island Project AIDS Hotline at 1-800-726-3010

**In Virginia:**

Virginia Health Department at 1-800-533-4148  
Personal face-to-face counseling is available.

**In Washington:**

A list of counseling sites is available from the insurer. Contact the Underwriting Department or contact the Washington State Office of Prevention and Education Services HIV Antibody Testing/Counseling Services at 206-586-0426.

**States that prohibit  
notifying the  
proposed insured  
directly of a positive  
HIV test result:**

Alabama, Colorado, Delaware, Florida, Montana, and Washington

**Notice  
to  
Applicant**

**PAGE 1**

**Regarding Replacement of Accident and Sickness Insurance**

According to your application and the 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. Your new policy provides 10 days within which you may decide without cost whether you desire to keep the policy. 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 interests 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 premiums as though your policy had never been in force. After the application has been completed and before you sign it, reread 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



**Notice  
to  
Applicant**

**PAGE 2**

**Regarding Replacement of Accident and Sickness Insurance**

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- (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 premiums as though your policy had never been in force. After the application has been completed and before you sign it, reread 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

