



## Life Underwriting Changes Effective January 13

MetLife Life Underwriting is pleased to announce several important changes to its Preferred underwriting criteria and Age and Amount requirements, including the elimination of all treadmill requirements. These changes will be effective January 13.

### Age and Amount Changes

We are eliminating the treadmill test for all ages and amounts. MetLife currently requires a treadmill test for all applicants age 51 and over applying for more than \$10 million coverage.

This enhancement is expected to make MetLife underwriting more attractive to applicants for high amounts of coverage.

**NOTE:** A resting electrocardiogram (EKG) will be required in place of the treadmill test

MetLife will also require a Prescription Database check for all applicants aged 50 and over applying for \$250,000 or more of coverage. In addition, the underwriter will order a Prescription Database check for applicants 70 and older applying for \$50,000 to \$249,999 if there is no Attending Physician Statement.

### Preferred Criteria

MetLife has made several important changes to its Preferred criteria for blood pressure and cholesterol/ratio limits that will allow more middle- and older-age applicants to qualify for Preferred classes.

<b>Blood Pressure Preferred Criteria</b>		
	<b><i>NOW!</i></b>	<b>Then</b>
<b>Elite+</b>		
Age 40 & under	130/80 <sup>1</sup>	130/80 <sup>1</sup>
Age 41- 54 <sup>2</sup>	135/85 <sup>1</sup>	130/80 <sup>1</sup>
Age 55-69	140/85 <sup>3</sup>	135/85 <sup>1</sup>
Age 70 & over <sup>2</sup>	140/90 <sup>3</sup>	135/85 <sup>1</sup>
<b>Preferred Plus/Elite</b>		
Age 40 & under	140/85 <sup>1</sup>	140/85 <sup>1</sup>
Age 41-54 <sup>2</sup>	140/85 <sup>3</sup>	140/85 <sup>1</sup>
Age 55-69	140/90 <sup>3</sup>	140/90 <sup>1</sup>
Age 70 & over <sup>2</sup>	145/90 <sup>3</sup>	140/90 <sup>1</sup>
1. Current medication not acceptable. 2. New age break. 3. Current medication acceptable.		

<b>Total Cholesterol and Total Cholesterol / HDL Ratio Preferred Criteria</b>		
	<b>NOW!</b>	<b>THEN</b>
<b>Elite+</b>		
Age 54 & under	220 / 4.5	200 / 4.5
Age 55-69	230 / 4.5	210 / 4.5
Age 70 & over <sup>1</sup>	150-240 / 5.0	150-210 / 4.5
<b>Preferred+ / Elite</b>		
Age 54 & under	240 / 5.0	220 / 5.0
Age 55-69	260 / 5.5 <i>or</i>	240 / 5.0 <i>or</i>
	280 / 5.0	260 / 4.5
Age 70 & over <sup>1</sup>	150-280 / 5.5 <i>or</i>	150-240 / 5.0 <i>or</i>
	150-300 / 5.0	150-260 / 4.5
<b>Standard+ / Preferred</b>		
Age 54 & under	260 and 6.0 <i>or</i>	260 and 6.0
	280 / 5.5	
Age 55-69	280 and 6.5 <i>or</i>	280 and 6.5
	300 / 6.0	
Age 70 & over	150-300 / 7.0 <i>or</i>	150-300 / 7.0
	150-310+ / 6.5	
1. New age break.		

For more information on these changes, please contact your assigned underwriter or a member of your underwriting team.

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