



### General FAQ

1) *Why is MetLife making this decision?*

The U.S. Retail business is focused on creating a smooth path during this time of transition. This path not only involves the intricacies from a corporate perspective, but also the unwinding of many legacy systems and implementation of new systems. Due to the complexity, we made the decision to halt new business in order to streamline this process and emerge a stronger, more efficient business. As stated previously, this impacts the fully underwritten IDI business only. The GSI business under our Group Benefits umbrella will continue uninterrupted.

2) *What is the time line for submitting and placing business?*

All applications must be signed, dated, and received by our administrative office in Tampa no later than close of business on September 1, 2016. All policies issued will need to be placed (including premiums paid and all signed delivery requirements received) on or before October 31, 2016.

3) *What does it mean for my existing clients?*

Your client's inforce policy will not be affected by the announcement of the suspension of new Individual DI sales.

- a. Policy Service- We will continue to support all inforce policy administration and transactions including billing and billing changes, conversions, mode changes, policy changes, lapses, reinstatements and payment of claims.
- b. Policy Increases- We will also continue to support increases following the terms of the Guaranteed Insurability Option (GIO), Automatic Increase Benefit (AIB) or Life Event riders as applicable per the contract provisions.

4) *Will my compensation be impacted?*

The usual and customary first year (FYC) commissions (and where applicable any FYC bonus) will continue to be paid on policies placed before October 31, 2016; in accordance with the terms and conditions of your commission agreement/schedule. We will also continue to pay commissions on renewals in accordance with the terms and conditions of your commission agreement/schedule.

5) *How will this affect the Growth Challenge?*

Business placed by June 30, 2016 will continue to count towards the "Growth Challenge" and we will pay Growth Challenge bonuses (when applicable based on Growth Challenge parameters) on business placed on or before this date.

