



## Underwriting Limits Increased for Income Replacement and Estate Conservation

Good news! MetLife's income replacement factors have been adjusted to reflect the trend of individuals working far beyond the traditional retirement age of 65 and living longer.

And now, MetLife's estate conservation guidelines are based on life expectancy.

In certain situations, the suitability of a sale may take precedence over the maximum amount of coverage available. The ability to afford a life insurance policy, even in the event of a financial setback, will be taken into consideration.

### Income Replacement

The age ranges have been expanded for most of our existing income replacement factors, with the exception of the senior market age ranges, as indicated below.

<b>NOW!</b>		<b>Then</b>	
<b>Age</b>	<b>Times Income**</b>	<b>Age</b>	<b>Times Income**</b>
<b>Up to 40</b>	<b>30</b>	Up to 30	30
<b>41-45</b>	<b>25</b>	31-40	25
<b>46-55</b>	<b>20</b>	41-50	20
<b>56-60</b>	<b>15</b>	51-55	15
<b>61-70*</b>	<b>10</b>	56-65	10
<b>71-79*</b>	<b>5</b>	66-70	7
<b>80+*</b>	<b>Individual consideration</b>	70+	5

\*Insureds over age 60 must be currently employed full-time for income replacement needs to be considered. Documentation to verify income may be requested.

\*\* Generally will not include bonuses unless a steady stream of income through bonuses can be established .

### Estate Conservation

Previously, MetLife projected the potential growth of the client's estate using a determined number of years based on the age of the proposed insured. Now, life expectancy will be the standard.



The future value of the proposed insured's estate should generally be projected at a rate of **7 percent** for a maximum number of years, as shown below

<b>NOW!</b>		<b>Then</b>	
<b>Age</b>	<b>Projection Calculation</b>	<b>Age</b>	<b>Years</b>
<b>Up to 80</b>	<b>75% of life expectancy to a maximum of 30 years</b>	Up to 40	15
<b>81+</b>	<b>Individual consideration</b>	41-60	12
		61-75	7
		76+	Individual consideration

Joint life cases will use the growth allowance for the younger life, assuming that life is insurable.

For more information, please contact your Life underwriter.

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