GROUP BENEFITS

Base Compensation Plan

At MetLife, we are dedicated to building long-term relationships with brokers.¹ We are making it easier to do business with us by providing you with tools to help meet your clients’ needs. This brochure outlines the products available to your clients and the base compensation payable to brokers.²

If you have questions about the compensation MetLife offers, please contact your group sales representative, or call our dedicated Broker Service Center at (888) 653-8325. To find out more about our group products and services or to find the sales office nearest you, visit our Web site at www.metlife.com/broker or send us an e-mail at ask4met@metlifeservice.com.

¹ The base compensation plan does not apply to MetLife’s Individual Distribution financial sales representatives, general agents or third party administrators.
² MetLife provides a competitive compensation package that includes base compensation and supplemental compensation. MetLife may also pay a broker service fees if a customer authorizes payment of the service fees in advance in writing. For more information, please contact your sales representative.

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For Broker use only
ELIGIBLE PRODUCTS

Base compensation on the following products may be payable depending on group size, underwriting and state requirements. Please direct any questions about product availability to your local MetLife group sales representative.

- Basic/Dependent/Buy-up/Core/Enhanced Optional Life
- Basic/Dependent/Buy-up Accidental Death & Dismemberment (“AD&D”)
- Critical Illness Insurance
- Dental
- Group Long-Term Care (“LTC”)
- Group Universal Life (“GUL”)
- Group Universal Life (“GUL”) – Executive Plan
- Group Variable Universal Life (“GVUL”) – Executive Plan
- Hyatt Group Legal Plans
- Individual Disability Income
- Long Term Disability
- MetLife Auto & Home
- MetLife Dental HMO/Managed Care
- MetLife Vision
- Optional AD&D
- Optional Life
- Post Retirement Benefits
- Safeguard Dental DHMO
- Short Term Disability (“STD”)
- State-Mandated Disability
- Voluntary AD&D (“VADD”)
- Voluntary Dental
- Voluntary STD

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3 Group legal plans provided by Hyatt Legal Plans, Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI.

4 Auto and home insurance is underwritten by Metropolitan Property and Casualty Company and its affiliates: Economy Fire & Casualty Company, Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI.

5 Post Retirement Benefits include General Account Life Insurance Funding Account (“GA LIFA”) and Guaranteed Life Insurance Fund Account (“GLIFA”) products.
**Compensation**

**Graded Scales:**
MetLife uses graded scales to calculate base compensation. Graded scales generate compensation payments at the beginning of each policy year starting at the top of the graded scale. As the received and earned premium accumulates or each coverage grouping or coverage, the compensation MetLife pays moves down the graded scale. MetLife reserves the right to change all compensation scales.

**Products by Coverage Grouping**
For the following products, the graded scale below is applied per coverage grouping sold. Coverage groupings are as follows:

- Basic Life, Dependent Life, Buy-up Life, Core Life, Enhanced Optional Life, Basic AD&D, Dependent AD&D and Buy-up AD&D
- Optional Life and Optional AD&D
- GUL
- STD products and State-Mandated Disability products
- GA LIFA
- GLIFA

<table>
<thead>
<tr>
<th>Coverage Grouping</th>
<th>Annual Premium (New and Renewal)</th>
<th>Cumulative Premium</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Voluntary Accidental Death &amp; Dismemberment</td>
<td>First $50,000</td>
<td>$50,000</td>
<td>15.00%</td>
</tr>
<tr>
<td></td>
<td>Next $50,000</td>
<td>$100,000</td>
<td>10.00%</td>
</tr>
<tr>
<td></td>
<td>Next $50,000</td>
<td>$150,000</td>
<td>5.00%</td>
</tr>
<tr>
<td></td>
<td>Over $150,000</td>
<td></td>
<td>2.50%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Dental</th>
<th>Annual Premium (New and Renewal)</th>
<th>Cumulative Premium</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>First $5,000</td>
<td>$5,000</td>
<td>10.00%</td>
</tr>
<tr>
<td></td>
<td>Next $5,000</td>
<td>$10,000</td>
<td>7.50%</td>
</tr>
<tr>
<td></td>
<td>Next $20,000</td>
<td>$30,000</td>
<td>5.00%</td>
</tr>
<tr>
<td></td>
<td>Next $10,000</td>
<td>$40,000</td>
<td>3.50%</td>
</tr>
<tr>
<td></td>
<td>Next $10,000</td>
<td>$50,000</td>
<td>3.00%</td>
</tr>
<tr>
<td></td>
<td>Next $10,000</td>
<td>$60,000</td>
<td>2.00%</td>
</tr>
<tr>
<td></td>
<td>Next $190,000</td>
<td>$250,000</td>
<td>1.75%</td>
</tr>
<tr>
<td></td>
<td>Next $250,000</td>
<td>$500,000</td>
<td>1.00%</td>
</tr>
<tr>
<td></td>
<td>Next $500,000</td>
<td>$1,000,000</td>
<td>0.50%</td>
</tr>
<tr>
<td></td>
<td>Next $4,000,000</td>
<td>$5,000,000</td>
<td>0.25%</td>
</tr>
<tr>
<td></td>
<td>Over $5,000,000</td>
<td></td>
<td>0.10%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Long Term Disability</th>
<th>Annual Premium (New and Renewal)</th>
<th>Cumulative Premium</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>First $15,000</td>
<td>$15,000</td>
<td>15.00%</td>
</tr>
<tr>
<td></td>
<td>Next $10,000</td>
<td>$25,000</td>
<td>10.00%</td>
</tr>
<tr>
<td></td>
<td>Next $25,000</td>
<td>$50,000</td>
<td>5.00%</td>
</tr>
<tr>
<td></td>
<td>Next $200,000</td>
<td>$250,000</td>
<td>2.00%</td>
</tr>
<tr>
<td></td>
<td>Over $250,000</td>
<td></td>
<td>1.00%</td>
</tr>
</tbody>
</table>

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6 In addition to the base compensation listed in the graded scales, MetLife may pay additional base compensation to brokers in certain circumstances. In setting a broker’s total base compensation, MetLife will consider a variety of factors including the compensation schedules provided above, the services the broker has agreed to provide, and the nature of the customer’s group insurance plan. Speak to your sales representative for details.

7 VADD is a stand-alone product, and differs from Optional AD&D in that coverage is not dependent upon participation in any other coverage. VADD is currently available only to groups of 300 or more lives. MetLife may change this requirement at any time. Please contact your sales representative with any questions.
**GUL / GVUL – EXECUTIVE PLAN**

Both GVUL and GUL are available as an executive carve out benefit for highly compensated individuals (earning > $75K) in groups of 75 or more. For additional details, please contact your sales representative.

Various standard commission options available shown below.

<table>
<thead>
<tr>
<th>First Year Commission</th>
<th>+ Renewal Commission</th>
</tr>
</thead>
<tbody>
<tr>
<td>18% of cost of insurance + 1% of investment premium, administration fee and load*</td>
<td>3% of cost of insurance + 1% of investment premium, administration fee and load* + 1% of investment premium, administration fee and load*</td>
</tr>
<tr>
<td>5% of cost of insurance + 1% of investment premium, administration fee and load*</td>
<td>5% of cost of insurance + 1% of investment premium, administration fee and load* + 25 basis points of average cash value*</td>
</tr>
<tr>
<td>10% of cost of insurance + 1% of investment premium, administration fee and load*</td>
<td>10% of cost of insurance + 1% of investment premium, administration fee and load* + 25 basis points of average cash value*</td>
</tr>
<tr>
<td>15% of cost of insurance + 1% of investment premium, administration fee and load*</td>
<td>15% of cost of insurance + 1% of investment premium, administration fee and load* + 25 basis points of average cash value*</td>
</tr>
</tbody>
</table>

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* 20% First Year Option – Commission for renewal investment premium, administration fee and load may be exchanged for commission of 20% of first year regularly scheduled premiums (excluding external 1035 exchanges and single deposits, which will be paid at 2%) in excess of the cost of insurance premium. Under this arrangement, the 1% first year commission applies only to administrative fees and loads.

**GROUP LONG-TERM CARE**

Compensation for LTC is a level 5% of new and renewal received and earned premium.

**CRITICAL ILLNESS INSURANCE**

Compensation for Critical Illness Insurance is a level 6% of new and renewal received and earned premium.

**METLIFE VISION**

Compensation for MetLife Vision Insurance is a level 10% of new and renewal received and earned premium.

**METLIFE AUTO AND HOME**

Compensation for Auto and Home Insurance is a level 4% of new and renewal received and earned premium.

**METLIFE DENTAL HMO/MANAGED CARE**

Compensation for MetLife Dental HMO/Managed Care insurance is a level 10% of new and renewal received and earned premium in all states.

**SAFEGUARD DENTAL DHMO**

Compensation for Safeguard DHMO insurance is a level 10% of new and renewal received and earned premium in all states except Texas. Safeguard DHMO sold in the state of Texas will receive a level 15% of new and renewal received and earned premium.

**HYATT GROUP LEGAL PLANS**

For each new legal plan sold, Hyatt Legal Plans will pay compensation of 10% of the first $500,000 in annual received and earned premium and 2% of the annual received and earned premium above $500,000. This compensation remains in effect for the duration of the legal plan so long as there is an appropriate broker of record agreement in place.

**LOCAL MARKET PRODUCTS**

Standard compensation for Local Market products is a level 15% of new and renewal received and earned premium for the following products: Voluntary STD, Enhanced Optional Life and AD&D, and Buy-up Life and AD&D.

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* Internal 1035 exchanges are non-commissionable

* External 1035 exchanges are non-commissionable

* External 1035 exchanges are non-commissionable

* External 1035 exchanges are non-commissionable

* Internal 1035 exchanges are non-commissionable

* External 1035 exchanges are non-commissionable

* External 1035 exchanges are non-commissionable

* External 1035 exchanges are non-commissionable

* External 1035 exchanges are non-commissionable

* External 1035 exchanges are non-commissionable

* Minimum group size is 500 benefit-eligible employees.

* “Local Market” designation is based on the number of eligible lives. MetLife designates all cases with 2 to 1000 lives as Local Market. The Local Market threshold is determined by MetLife and may be changed by MetLife.
INDIVIDUAL DISABILITY INCOME

**Base First Year Compensation by Individual Disability Income Product**

OMNI Advantage, OMNI Essential, OMNI Plus, Salary Saver or OMNI Select 90 day EP;

Expense Plus – Buy-Out
55% of first year received and earned premium

All other Individual Disability Income Products
40% of total first year received and earned premium

Good Health Benefit Rider
4% of the first year received and earned premium for the Good Health Benefit Rider

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### FIRST YEAR MERIT COMPENSATION RATE

<table>
<thead>
<tr>
<th>Aggregate annualized Individual Disability Income new sales premium for the calendar year in which the policy was placed</th>
<th>Additional first year merit compensation rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 0 – 5,000</td>
<td>0%</td>
</tr>
<tr>
<td>$ 5,001 – 10,000</td>
<td>5% of premium in excess of $5,000</td>
</tr>
<tr>
<td>$ 10,001 – 20,000</td>
<td>10% of premium in excess of $10,000</td>
</tr>
<tr>
<td>$ 20,001 – 40,000</td>
<td>15% of premium in excess of $20,000</td>
</tr>
<tr>
<td>$ 40,001+</td>
<td>up to 20% of premium in excess of $40,000</td>
</tr>
</tbody>
</table>

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### RENEWAL COMPENSATION

Renewal compensation based on the aggregate annualized premium for all policies that were placed in the same year and which are still in force at the beginning of the year in which renewal compensation will be paid.

<table>
<thead>
<tr>
<th></th>
<th>Years 2 – 5</th>
<th>Years 6 – 10</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 0 – 4,999</td>
<td>5%</td>
<td>3%</td>
</tr>
<tr>
<td>$ 5,000 – 9,999</td>
<td>10%</td>
<td>5%</td>
</tr>
<tr>
<td>$ 10,000 – 19,999</td>
<td>12.5%</td>
<td>7.5%</td>
</tr>
<tr>
<td>$ 20,000 – 34,999</td>
<td>15%</td>
<td>10%</td>
</tr>
<tr>
<td>$ 35,000+</td>
<td>18%</td>
<td>12.5%</td>
</tr>
</tbody>
</table>

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**Renewal Compensation in years 11+**

<table>
<thead>
<tr>
<th>Inforce MetLife Individual Disability Income premium at the end of the calendar year</th>
<th>Renewal compensation percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 0 – 24,999</td>
<td>0%</td>
</tr>
<tr>
<td>$ 25,000+</td>
<td>3.5%</td>
</tr>
</tbody>
</table>

No Service Fees are payable on the premium received for the Good Health Benefit Rider (AK)

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SPECIAL FEATURES

**Base Compensation Payment**

MetLife pays base compensation on a monthly basis. Base compensation is based upon received and earned premium during a calendar month and is processed for payment the following month.

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**Direct Deposit**

MetLife’s preferred method of payment is direct deposit. To enroll in this program, complete the direct deposit form located on [www.metlife.com/broker](http://www.metlife.com/broker) website or call 888-653-8325.

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14 This compensation schedule may not be applicable to: (a) multi-life cases or (b) cases sold through a general agent. Please contact your sales representative for more information.

15 No Service Fees are payable on the premium received for the Good Health Benefit Rider.

16 Merit Compensation is not payable on received and earned premium for the Good Health Benefit Rider.

17 4% of the renewal received and earned premium is payable for the Good Health Benefit Rider in years 2-10.

18 Not available for the Good Health Benefit Rider.

19 Not available for compensation from the sale of Hyatt Group Legal Plans.
To receive base compensation, among other things, a broker must be broker of record and:

- An executed compensation agreement between the broker and MetLife must be in place;
- The broker must be licensed and appointed, as required by applicable law;
- MetLife must have a valid and current IRS Form W-9 on file for the broker; and
- MetLife must have documentary evidence that the client has received MetLife’s compensation notice for new business (including new customers or new coverages added for an existing customer).

**Agreement**

MetLife requires that an executed agreement between MetLife and the broker be in place before paying base compensation. The form of the agreement will vary depending on the line of business. MetLife reserves the right to change the form of the agreement at any time.

The Base Compensation Plan brochure is not an agreement or a contract. In the event of a conflict between the terms of this brochure and a broker’s agreement with MetLife the agreement will prevail.

**Compliance with Laws and Regulations**

It is MetLife’s policy to pay base compensation only to brokers who comply with all applicable laws and regulations, including those that pertain to licensing, registration, appointment, the sale of insurance, and compensation disclosure.

**IRS Form W-9**

For tax purposes, MetLife must have a valid and current IRS Form W-9 on file for each broker receiving base compensation. For more information and to obtain a W-9 Form, please visit the IRS Web site at www.irs.gov.

**Customer Acknowledgement of Compensation Notice**

Working with MetLife, you can be assured of MetLife’s commitment to disclosure of compensation to customers and potential customers. Certain customer and prospect communications will include a compensation notice explaining to customers and prospects how MetLife compensates brokers. For a copy of the current Customer and Intermediary Compensation Notice, visit www.metlife.com/broker.

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**Annual Statement Regarding Compensation**

MetLife will send group insurance customers an annual statement indicating all compensation MetLife paid to the customer’s broker of record in the prior year.

**Broker of Record**

The broker of record is the broker recognized as broker of record by both the customer and MetLife for the customer’s eligible group insurance coverage.

For questions and information, please contact:

- **MetLife**
  
P.O. Box 30160
  
Tampa, FL 33630
  
Phone: (888) 653-8325
  
Fax: (800) 556-9430

To initiate a broker of record change, the customer must send a letter on company letterhead to the above address or fax number requesting the change. The letter must specify the effective date of the change, the coverages affected, the new broker of record’s name, firm name (if applicable), address, telephone number and tax identification number. In order for a broker of record change to take effect, the new broker must be licensed and appointed as required by applicable law and MetLife must recognize the new broker as broker of record. MetLife may notify the prior broker, the new broker and the customer of the change in writing.

**Overpayment**

The broker shall immediately return to MetLife any overpayment of base compensation the broker receives from MetLife. MetLife reserves the right to recover any base compensation overpayment from any amount MetLife owes the broker associated with the base compensation plan or any other compensation plan or agreement. By cashing any check from MetLife or otherwise accepting any base compensation payment, the broker thereby agrees that MetLife may set-off any amount payable by MetLife to the broker in order to recover an overpayment or any other amount payable by the broker to MetLife. The broker agrees to reimburse MetLife for expenses associated with the collection of outstanding debts due MetLife from the broker.

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20 Not all Payment Guidelines apply to the sale of Hyatt Legal Plans. Please contact your sales representative for more information.
1-888-653-8325
Dedicated Broker Service Center

Fax: 1-800-556-9430
Email: ask4met@metlifeservice.com
Mail to: MetLife
       P.O. Box 30160
       Tampa, FL 33630

www.metlife.com/broker