

2025 New Business Product Bundling Program



Helping your clients to deliver the right benefits to their workforce can lead to healthier, more productive employees. MetLife broad range of products and plan designs give you the options you need to recommend the right mix of solutions at a competitive price for each client. And, with **MetLife New Business Product Bundling Program**, you also have the chance to earn additional compensation.

Eligible Brokers

Brokers with less than \$50,000,000 of annualized inforce premium with MetLife as of October 1, 2024 per MetLife 2025 Supplemental Compensation Plan.^{1,2,3,4,5}

Product Bundling Plan Summary

A broker may qualify for New Business Product Bundling Program based on the following criteria:

New Business (New Business Premium and New Business Coverage Groupings) with effective dates between January 1, 2025 through December 31, 2025 (the "Qualification Period")

Qualification						Payment*
Inforce Premium	Annualized New Business Premium ¹⁶		New Business Coverage Groupings ¹⁷		Customer Count ⁶	New Business Compensation Rate**
<\$50,000,000	≥\$250,000	AND	4 New Coverage Groupings And/Or Adding 3 New Coverage Groupings to an inforce arrangement	AND	Minimum of 7 Customers	2.00%

*Payment is capped at maximum of \$75,000 per producer **Payment is based on qualified bundled customers only

Product Bundling Program Coverage Grouping

There are a number of different group products and services marketed by MetLife for which a broker is eligible to earn New Business Bundling Compensation. For qualification and payment purposes, coverages must have a minimum of two eligible lives. The products and services fall into the following Coverage Groupings:

Core Products	Voluntary Products
<p>Coverage Grouping 1: Basic Life, Core Life, Dependent Life, AD&D Both Personal and Dependent</p> <p>Coverage Grouping 2: Optional Group Term (Supp Life), Vol AD&D Both Personal and Dependent, Opt Life/AD&D, Buy-up Life, Buy-up AD&D, Survivor Income Benefit</p> <p>Coverage Grouping 3: GUL – Cost of Insurance Only</p> <p>Coverage Grouping 4: GVUL – Cost of Insurance Only^{7†}</p> <p>Coverage Grouping 5: Dental, Voluntary Dental</p> <p>Coverage Grouping 6: STD, Vol STD, State Disability Plans, Paid Family Leave, Paid Medical Leave</p> <p>Coverage Grouping 7: LTD, Vol LTD</p> <p>Coverage Grouping 8: Vision, Voluntary Vision^{8,9}</p>	<p>Coverage Grouping 9: Hospital Indemnity Insurance</p> <p>Coverage Grouping 10: Accident Insurance</p> <p>Coverage Grouping 11: Cancer Insurance</p> <p>Coverage Grouping 12: Critical Illness</p> <p>Coverage Grouping 13: Worksite STD</p> <p>Coverage Grouping 14: Whole Life¹⁰</p> <p>Coverage Grouping 15: MetLife Legal Plans¹¹</p> <p>Coverage Grouping 16: Identity & Fraud Protection powered by Aura¹²</p> <p>Coverage Grouping 17: Health Savings & Spending Accounts¹³</p>

† Only a registered broker-dealer may receive qualification credit and Supplemental Compensation for the sale of Group Variable Universal Life.

* Administrative Services Only ("ASO") business may be included only in Coverage Groupings 5, 6 and 7.

Coverages Eligible for Payment Only

The following coverages are included for New Business Bundling payment purposes but excluded for qualification:

- MetLife TakeAlong DentalSM

Excluded Products

Any products or services not specifically included in the above section are excluded from the New Business Product Bundling Program, and therefore will not be counted for qualification purposes, nor will a broker receive New Business Bundling Program compensation on the premium or fees relating to those products. Products or services sold to customers whose situs is outside the United States and its territories are excluded.

Amendments

The terms and conditions set forth in this brochure govern the New Business Product Bundling Compensation Program. MetLife reserves the right to change the terms of the New Business Product Bundling Compensation Program and discontinue the sale of any product. There will be no changes to the New Business Product Bundling Compensation Program unless set forth in a writing signed by an Executive Vice President. Changes to the New Business Product Bundling Compensation Program will be posted on www.metlife.com/brokercompensation.

Contacting MetLife

Your Account Executive is available to answer any questions. Brokers may also contact the dedicated Broker Service Center at the number below.

When contacting MetLife by e-mail, please state the topic of your request in the subject line and include pertinent details in the body of the message. Information needed to respond to your request may include the broker's name, address, e-mail address, phone number, broker number, customer name and coverages.

E-mail: ins_compensation_inquiries@metlife.com

Mail to: MetLife
P.O. Box 30160 Tampa, FL 33630

Disclosure

MetLife reserves the right to notify its customers of a broker's eligibility to receive compensation under the New Business Product Bundling Compensation Program and the amount of any payment made or to be made, and to obtain written customer authorization prior to making any payment. Certain customer and prospect communications will include a compensation notice explaining to customers and prospects how brokers are compensated. MetLife will send to all group insurance customers an annual statement indicating all compensation paid to the customer's Broker of Record in the prior year. Working with MetLife, you can be assured of its commitment to disclosure of information about its compensation plans to customers and potential customers.

Important Dates

Qualification Period

New business with effective dates between January 1, 2025 and December 31, 2025.

Customer Authorization Form

Must be completed, and received by MetLife by February 2026 – to be counted for qualification.

If it is received by MetLife after February 2026 – will apply to payment only. Payment cannot be made until receipt of signed Customer Authorization Form.

Notification of Qualification

Estimate of qualification – intended to be mailed in December 2025 to brokers qualifying for the 2025 New Business Product Bundling Compensation Program.

Broker book of business corrections – due to MetLife by January 15, 2026. MetLife may, in its discretion, consider changes received after this date in unique situations.

Official notification of qualification – mailed in February 2026 to brokers qualifying for the 2025 New Business Product Bundling Compensation Program.

Payment and Timing

Payment will be based on 2025 Received and Earned Premium received by February 2026. All New Business Product Bundling Compensation payments will be made by March 15, 2026.

MetLife reserves the right to adjust the timing of all New Business Product Bundling Compensation payments.

Licensing and Appointment

In order to be eligible for qualification and payment under the New Business Product Bundling Program, the broker must be appropriately licensed and appointed and comply with all applicable laws and regulations, including without limitation, those that apply to disclosure of compensation.

Pricing

The cost of the New Business Product Bundling Compensation Program is not directly charged to the price of our products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not the New Business Product Bundling Compensation Program is paid in relation to a particular sale or renew

Qualification Guidelines

ASO/Participating (“PAR”)

For ASO and PAR customers/coverages, MetLife will apply the full ASO fee or the PAR premium amount towards qualification.

Broker of Record

The Broker of Record on the effective date of the qualifying new business sold during the Qualification Period will receive qualification credit for annualized New Business Premium and New Business Coverage Grouping count; there is no prorating of the qualification credit. A customer's coverage must be in force at the end of the Qualification Period in order to be counted towards qualification for New Business.

Brokers splitting/deal %

If two or more brokers split base compensation, the New Business Premium will be apportioned. This apportionment will be the same as the base compensation apportionment.¹⁴

Coverage Grouping Count

Coverage Grouping counts are determined at the customer number level. For a given customer number, a broker will receive a single Coverage Grouping count for each Core new business product in a Coverage Grouping in the first plan year only and will receive a single Coverage Grouping count each plan year when a new Voluntary Coverage is added. Premium must be received and earned for a New Business Coverage Grouping to counts toward qualification. In situations where a customer is not issued a unique customer number, such as but not limited to, a Professional Employer Organization (PEO), Trusts or Associations, in MetLife's sole discretion, that customer's New Business Coverage Groupings may not be eligible for the New Business Product Bundling Compensation Plan.

Opting Out

All premium on qualifying business is counted for qualification purposes. However, if a customer chooses to Opt-out of the New Business Product Bundling Compensation Program, no New Business Product Bundling Compensation will be paid in relation to that customer's premium.

Payment Guidelines

Advances

No New Business Product Bundling Compensation payments shall be made in advance of when they are due under the New Business Product Bundling Compensation Program.

ASO / PAR Customers

ASO fees are reduced to 10% of the actual ASO fees and PAR premium are reduced to 25% of the actual PAR premium prior to applying the applicable New Business Product Bundling percentage.

Brokers Splitting/Deal %

Received and Earned Premium shall follow the apportionment designated on the brokers' commission agreement.¹⁵

Broker of Record

New Business Product Bundling Compensation shall be earned by the Broker of Record only so long as the premium is deemed to be Received and Earned Premium, and provided MetLife and the customers continue to recognize the broker as the Broker of Record for the Bill Date during the Qualification Period.

Customer Authorization

MetLife reserves the right to obtain written customer authorization before making any New Business Product Bundling Compensation payment.

Overpayments

The broker shall immediately return any overpayment of New Business Product Bundling Compensation. Any New Business Product Bundling Compensation paid to a broker that is not earned by the broker shall be immediately returned and MetLife reserves the right to offset any funds payable by a broker against any funds payable to the broker. By cashing any check or otherwise accepting any payment, including any New Business Product Bundling Compensation payment, the broker thereby agrees that MetLife may offset any funds payable to the broker in order to recover an overpayment or any other funds payable by the broker.

Definitions

1. **“Annualized Billed Premium”** – the last billed premium earned and received in good order at the end of the Qualification Period is then used to calculate an annual premium amount.
2. **“Bill Date”** – Billing due date for the premium of the customer.
3. **“Broker of Record”** – the broker recognized, by both the customer and MetLife, to service the customer’s eligible group insurance coverage.
4. **“New Business Coverage Grouping”** – one or more coverages or group products or services marketed by MetLife that are eligible for qualification and payment under the New Business Product Bundling Compensation Program. Premium must be received and earned for a New Business Coverage Grouping to counts toward qualification. In situations where a customer is not issued a unique customer number, such as but not limited to, a Professional Employer Organization (PEO), Trusts or Associations, in MetLife’s sole discretion, that customers New Business Coverage Groupings may not be eligible for the New Business Product Bundling Compensation Plan.
5. **“Division Number” and “Experience Number”** – terms used internally. A Division Number or Experience Number may be used to identify sub-groups within a customer. For example, a customer may choose to have one sub-group of its employees covered for basic life insurance benefits under one Experience Number and another sub-group of its employees covered for basic life insurance benefits under a different Experience Number. MetLife reserves the right to determine in its sole discretion whether to permit multiple Division Numbers or Experience Numbers under one customer.
6. **“Inforce Premium”** – the Annualized Billed Premium for customers whose group coverages are in force as of the calculation date, but excluding coverage(s) effective on or after October 1, 2024 unless otherwise noted. For purposes of determining Inforce Coverage and Premium, MetLife includes all customers of the Broker, including customers with Zero Commission Coverages and Opt-out customer.
7. **“New Business Premium”** – New Business Premium is Annualized Billed Premium for new coverages with an effective date during the Qualification Period. For payment purposes, New Business Premium is Received and Earned Premium credited to a billing cycle that occurs during the first twelve (12) months following the coverage effective date for the 2025 New Business Product Bundling Compensation Program year. MetLife may, in its sole discretion, defer New Business Premium qualification to the following year’s Supplemental Compensation Plan. In situations where a customer is not issued a unique customer number, such as, but not limited to, a Professional Employer Organization (PEO), Trusts or Associations, in MetLife’s sole discretion, that customers New Business Premiums may not be eligible for the New Business Product Bundling Compensation Plan.
8. **“Opt-out”** – the act of electing to exclude a broker code, customer, Division Number, Experience Number and/or New Business Coverage Grouping from participating in the New Business Product Bundling Compensation Plan. This can be accomplished by contacting the Broker Service Center.
9. **“Received and Earned Premium”** – the premium paid by a customer and allocated by MetLife to loss experience, expense and profit for the customer’s case, and used to calculate base compensation.
10. **“Broker Code”** – MetLife internal broker organizational identifier.
11. **“Zero Commission Coverage”** – group coverage where the Broker of Record is not receiving base compensation, whether or not MetLife or the customer pays any amount to that broker. Both the broker and customer must sign the Customer Authorization Form to include a Zero Commission Coverage in the New Business Product Bundling Compensation Program for purposes of determining eligibility and New Business Product Bundling Compensation payable. Once a Customer Authorization Form is completed and submitted for the 2025 New Business Product Bundling Compensation Program, it will remain in effect for subsequent supplemental and other additional compensation plans unless a customer notifies MetLife in writing of its intention to terminate the authorization.

Customer Authorization Form

MetLife requires customer consent by means of the Customer Authorization Form in order to include a Zero Commission Coverage for qualification and/or payment purposes. New Business Product Bundling Compensation will only be paid on Zero Commission Coverages with an effective date on or after January 1, 2010, provided a Customer Authorization Form is received by February 2026, and the broker is recognized as the Broker of Record as of the effective date of the coverage.

MetLife will accept a Customer Authorization Form (and pay New Business Product Bundling compensation) for coverages with effective dates before January 1, 2010 under the following conditions:

1. A new Supplemental Compensation eligible group product for qualification (as defined on page 1) is added; or
2. An Auto and Home product¹² is added; or
3. A qualifying re-enrollment campaign for existing coverages is implemented; or
4. A customer converts from ASO to non-participating Dental, STD or LTD insurance.

For previously excluded coverages (as described above) where no base commission had been payable or that had a base commission change, a signed Customer Authorization Form is required in order to be eligible for payment and qualification under the New Business Product Bundling compensation.

Both the broker and customer must sign the Customer Authorization Form. MetLife reserves the right to exclude from its New Business Product Bundling Compensation Programs any business where a broker may have represented that broker compensation paid under their New Business Product Bundling Compensation Programs with respect to a customer's coverage will reduce the price or premium rates with respect to the customer's coverage.

If a customer submits a Customer Authorization Form for the 2025 New Business Product Bundling Compensation Program, it will remain in effect for current or subsequent supplemental compensation plans, beginning with 2025 Supplemental Compensation, unless the customer notifies, in writing, of its intention to terminate authorization. In addition, if a Customer

Authorization Form has been received for the 2010 – 2025 Supplemental Compensation Plans, unless the customer notifies MetLife, in writing, of its intention to terminate the authorization. Annual notices may be provided to customers who have submitted the Customer Authorization Form describing changes to its supplemental compensation plan from the prior year.

The customer may terminate the authorization at any time. Termination of the authorization will take effect within thirty (30) days after notification is received and no payments in relation to that customer's premium will be made thereafter under any supplemental compensation plan.

The Customer Authorization Form must be completed and submitted via U.S. Mail, overnight delivery service, fax, or e-mail to one of the following contact points below by February, 2026.

E-mail: ins_compensation_inquiries@metlife.com

Mail to: MetLife
P.O. Box 30160
Tampa, FL 33630

In MetLife discretion, New Business Product Bundling Compensation earned only under the 2025 New Business Product Bundling Compensation Program may qualify and be paid retroactively by MetLife by March 15, 2026, after the date of receipt of the Customer Authorization Form. The Customer Authorization Form will not be considered received until it is received at one of the contact points listed above. If the form is submitted to another area (for example, a sales office), the form will not be considered received until it is received at one of the contact points listed above, and the business may not be counted for New Business Product Bundling Compensation purposes. Any Customer Authorization Forms received at one of the contact points listed above after February, 2026 will apply to payment only and will not count towards the broker's qualification for the 2025 New Business Product Bundling Compensation Program.

In addition to using the Customer Authorization Form in this brochure, you can photocopy the form, or download a PDF version of the form at www.metlife.com/business-and-brokers/broker-resources/broker-compensation.

(Continued on next page)

Customer Authorization Form



Important Information for MetLife Customers:

MetLife requires that this form be completed when a customer obtains MetLife group insurance products through a licensed and appointed insurance intermediary, such as a broker or consultant ("Broker") and MetLife is not paying the Broker base compensation in connection with the customer's coverages, but the customer wishes to permit MetLife to include each of the customer's MetLife coverages for determining the Broker's eligibility for payment of New Business Product Bundling compensation pursuant to the 2025 New Business Product Bundling Compensation Program (or future MetLife supplemental compensation plans ("Compensation")). If a customer submits a Customer Authorization Form for a current Compensation plan, the authorization will remain in effect for future Compensation plans, unless the customer advises MetLife in writing that such authorization is terminated. MetLife may provide to each customer who submits this form an annual notice describing any changes to its Compensation plan from a prior year. MetLife will only accept this form in relation to a coverage that has an effective date on or after January 1, 2010, and in relation to a Broker recognized as Broker of Record by MetLife as of the effective date of such coverage. A customer's signature on this form will permit MetLife to include each of the customer's MetLife coverages, for determining the Broker's eligibility for payment of Compensation with respect to current and future Compensation plans, beginning with the 2025 Supplemental Compensation Plan.

MetLife will accept a Customer Authorization Form (and pay Compensation) for coverages with effective dates before January 1, 2010 under the following conditions:

1. A new Supplemental Compensation eligible group product for qualification is added; or
2. An Auto and Home product¹⁵ is added; or
3. A qualifying re-enrollment campaign for existing coverages is implemented; or
4. A customer converts from ASO to non-participating Dental, STD or LTD insurance.

For previously excluded coverages (as described above) where no base commission had been payable or that had a base commission change, a signed Customer Authorization Form is required in order to be eligible for payment and qualification under any of the Compensation plans.

Sections I and II of this form **MUST** be completed in their entirety and received by MetLife by **February 2026** at one of the contact points listed below. In MetLife discretion, Supplemental Compensation earned only under the 2025 New Business Product Bundling Compensation Program may qualify and be paid retroactively by MetLife by March 15, 2026, after the date of receipt of the Customer Authorization Form. Any Customer Authorization Forms received by MetLife at one of the contact points listed below after **February 2026** will apply to payment only.

SECTION I must be completed and signed by the **broker**. **SECTION II** must be completed and signed by the **customer**.

Broker Information (To be completed by Broker)	SECTION I
	Printed name and Tax I.D. of broker: _____
	Address: _____
	Broker code: _____
	Name and Tax I.D. of individual writing agent: _____
	Effective date of coverage: _____ Contact phone number: _____
	E-mail address: _____
	Signature of broker or of a duly authorized representative of broker, if broker is a firm: _____ Date: _____

Customer Information (To be completed by customer)	SECTION II (Initial where applicable)									
	On behalf of the MetLife customer identified below, I authorize MetLife to include each MetLife coverages identified below for the purposes of determining the Broker's eligibility for, and payment of, Compensation, subject to Section 1, with respect to one or more of the Compensation plans and any future MetLife compensation plans. I have had the opportunity to review MetLife New Business Product Bundling Compensation Program brochures. I understand that my Broker may receive a payment under one or more of the Compensation plans and future compensation plans for the insurance coverages listed below that are being placed with MetLife. I understand that this form also confirms my intention for MetLife to consider the above broker to be my Broker of Record.									
	<table border="1" style="width: 100%;"><thead><tr><th style="background-color: #92d050; color: white;">MetLife coverages</th><th style="background-color: #92d050; color: white;">MetLife customer name and number</th><th style="background-color: #92d050; color: white;">MetLife division or experience number <input type="checkbox"/> Check if all is applicable</th></tr></thead><tbody><tr><td>_____</td><td>_____</td><td>_____</td></tr><tr><td>_____</td><td>_____</td><td>_____</td></tr></tbody></table>	MetLife coverages	MetLife customer name and number	MetLife division or experience number <input type="checkbox"/> Check if all is applicable	_____	_____	_____	_____	_____	_____
	MetLife coverages	MetLife customer name and number	MetLife division or experience number <input type="checkbox"/> Check if all is applicable							
_____	_____	_____								
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Authorization of MetLife Customer

By signing below, I certify that I am duly authorized by the company identified below to execute this document and to authorize MetLife to include the MetLife insurance coverages identified above in the calculation of MetLife 2025 New Business Product Bundling Compensation program payments as well as payments pursuant to any subsequent Compensation plans. This authorization will permit MetLife to include each of the customer's coverages for determining the Broker's eligibility for payment of Compensation, pursuant to current and future Compensation plans, beginning with the 2025 New Business Product Bundling Compensation Program. In addition, I represent that the broker identified above has not solicited my signature on this form by suggesting that any Compensation will reduce the pricing and/or premium payments for any MetLife coverage listed above.

Customer's company name: _____

Address: _____

City: _____ State: _____ Zip code: _____

Printed Name: _____ Title: _____

Signature: _____ Date: _____

Return by Mail to: MetLife, P.O. Box 30160, Tampa, FL 33630 or **E-mail to:** INS_Compensation_Inquiries@metlife.com. You can download a PDF version of the Compensation brochures and the Customer Authorization Form at www.metlife.com/business-and-brokers/broker-resources/broker-compensation.

¹⁵ Auto and Home insurance products branded as Farmers GroupSelect[®] are underwritten by Farmers Property and Casualty Insurance Company (a MA licensee) and certain of its affiliates: Economy Fire & Casualty Company, Economy Premier Assurance Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company, Farmers Direct Property and Casualty Insurance Company (CA Certificate of Authority: 6730; Warwick, RI), Farmers Group Property and Casualty Insurance Company (CA COA: 6393; Warwick, RI), or Farmers Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI.

This brochure provides details about how brokers can qualify and how New Business Product Bundling Program compensation will be paid. It is available at www.metlife.com/business-and-brokers/broker-resources/broker-compensation.

The terms and conditions of the New Business Product Bundling Program are described in this brochure. MetLife has the sole discretion to interpret the terms and conditions of the New Business Product Bundling Program.

If you have any questions, please contact your Account Executive. There is also a dedicated Broker Service Center, which you can reach at (866) 796-1800. If your clients have questions regarding broker compensation, they may call (800) ASK-4MET. You can find more information about our products and the sales office near you by visiting our **Web site, www.metlife.com**.

We look forward to helping you grow your business.
Contact your MetLife representative for more information.

1. By accepting any payment under the 2025 New Business Product Bundling Program, the Broker attests that it is an independent contractor (as such term is defined in Treasury Regulation Section 1.409A-1(f)(2)) with respect to MetLife and acknowledges that it is solely responsible for payment of all taxes related to any payment from the 2025 New Business Product Bundling Program. The Broker also releases (to the extent permitted by law) MetLife from any and all responsibility for payment of any and all taxes related to any payment from the 2025 New Business Product Bundling Program, including, if applicable, any interest or penalties that may be imposed under statutes, regulations, orders, or rulings governing the taxation of deferred compensation, including but not limited to Section 409A of the Internal Revenue Code.
2. For purposes of determining inforce premium is determined as of October 1, 2024, including New Business Premium with effective dates on or before October 1, 2024.
 - a. MetLife may, however, in its sole discretion determine annualized inforce premium at the end of the Qualification Period for certain brokers based on changes in inforce premium during the Qualification Period.
3. MetLife may in its discretion aggregate affiliated Broker Codes for qualification while applying payment to the individual Broker Code, if requested to do so by the broker. A request to aggregate must be submitted no later than October 1, 2024. After this date, MetLife may in its discretion consider requests to aggregate Broker Codes if a merger or acquisition occurs among firms before September 30, 2025, or under other circumstances that MetLife deems appropriate due to activity that occurred during the Qualification Period.
4. If the Broker of Record is merged with another broker, or otherwise legally consolidates multiple Broker Codes and submits both written notice of the transaction and a broker change request to MetLife by October 1, 2025, MetLife will combine the inforce premium as of October 1, 2024 to redetermine qualification. If notice of the transaction and broker change request is submitted after October 1, 2025, but no later than December 1, 2025, the qualification tier for the consolidated entity will be that of the acquiring broker prior to the transaction.
5. If two or more firms merge prior to the qualification period and this results in an increase of 50% or more of the acquiring firm's inforce block of business with MetLife, MetLife reserves the right to remove the combined firms from the 2025 New Business Product Bundling Program.
6. New Business Product Bundling Program requires 7 Customers that have sold a minimum of 4 New Coverage Groupings And/Or adding 3 New Coverage groupings to an inforce arrangement.
7. Premium received for GVUL coverage which has been ported or for which a conversion right has otherwise been exercised is ineligible for qualification and payment on MetLife supplemental compensation plans.
8. Safeguard Vision cases and other cases issued by companies other than Metropolitan Life Insurance Company are excluded from Supplemental Compensation for qualification and payment.
9. New business coverages that are issued by Metropolitan Life Insurance Company and not otherwise payable as policies administered by Davis Vision, Inc. or Superior Vision, Inc. are eligible for qualification and payment.
10. Products issued by either Metropolitan Life Insurance Company or Metropolitan Tower Life Insurance Company
11. MetLife Legal Plans is excluded for qualification and payment for customers with less than 100 eligible employees.
12. Aura is a product of Aura Sub, LLC and is not affiliated with MetLife, and the services and benefits Aura provides are separate and apart from any MetLife product.
13. Products issued by MetLife Consumer Services, Inc. Account Assets are associated with this product are excluded from qualification and payment, only service fees qualify.
14. MetLife may in its discretion allow the apportionment of the New Business Product Bundling Compensation to be different than the apportionment of base compensation, if requested to do so by the broker.
15. Auto and Home insurance products branded as Farmers GroupSelect® are underwritten by Farmers Property and Casualty Insurance Company (a MA licensee) and certain of its affiliates: Economy Fire & Casualty Company, Economy Premier Assurance Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company, Farmers Direct Property and Casualty Insurance Company (CA Certificate of Authority: 6730; Warwick, RI), Farmers Group Property and Casualty Insurance Company (CA COA: 6393; Warwick, RI), or Farmers Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI.
16. In situations where a customer is not issued a unique customer number, such as, but not limited to, a Professional Employer Organization (PEO), Trusts or Associations, in MetLife's sole discretion, that customers Annualized New Business Premium and New Business Coverage Groupings may not be eligible for the New Business Product Bundling Program.
17. Premium must be received and earned for a New Business Coverage Grouping to count toward qualification.

For Broker Use Only.

metlife.com

Like most group insurance policies, MetLife group policies contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations, reductions of benefits and terms for keeping them in force. A MetLife representative can provide you with costs and complete details.



Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
L4373608[exp0427][All States and][All Territories]© 2025 MetLife Services and Solutions, LLC.