



Introducing Express Order Ticket (EOT)

Now available, an easier and faster way to do business with MetLife. EOT is a new simplified tele-application sales process for life insurance that reduces the number of pages needed at the point of sale.

The Tele-Application process is now available in all states except California. The Tele-Application process will be available in California effective June 15, 2009.

Please Note: Life Express Order Ticket will be replacing the current Tele-Underwriting Process. The Life Express Order Ticket is a request for life insurance; it is not an application nor binding coverage. The Life Express Order Ticket goes to the Call Center, where a tele-interviewer will call your client and complete the Life Application over the phone.

EOT offers these key features:

- Shortened application, from 12 pages to 2 pages
- No medical questions at the point of sale
- Voice Signature Page that eliminates the need for a signature *on the application* when delivered

EOT is available with:

- Guaranteed Level Term
- Whole Life
- Guarantee Advantage Universal Life®
- Equity Advantage Variable Universal LifeSM

CURRENT Process	NEW Process
<i>Tele-Underwriting</i>	<i>Tele-Application</i>
<p>Required Forms Producer Completes and Signs:</p> <ul style="list-style-type: none"> ✓ 12 Page Tele-Underwriting Application 	<p>Required Forms Producer Completes and Signs:</p> <ul style="list-style-type: none"> ✓ 2 Page Life Express Order Ticket
<p>Required Forms Client Signs:</p> <ul style="list-style-type: none"> ✓ 12 Page Tele-Underwriting Application ✓ eAUTH ✓ HIV ✓ If applicable: <ul style="list-style-type: none"> ○ Replacement Forms 	<p>Required Forms Client Signs:</p> <ul style="list-style-type: none"> ✓ eAUTH ✓ HIV ✓ Voice Signature Form ✓ If applicable: <ul style="list-style-type: none"> ○ Replacement Forms ○ VUL Supplement ○ Temporary Insurance Agreement (TIA)

Voice Signature Form

A new form that when signed at the point of sale allows for a voice “signature” during a recorded telephone interview. The voice signature is just as legally binding as a hand-written or “wet” signature and eliminates the need for a signature *on the application* at delivery.¹ For an expedited application process, the **Voice Signature Form** is required and must be submitted with the **Life Express Order Ticket**.

[Click here](#) for the annotated Life Express Order Ticket. For more information on Express Order Ticket contact the life insurance sales desk.

¹ The Voice Signature Form eliminates the need for a signature, on the policy, only. Normal delivery requirements will still apply. Some restrictions may apply.

Insurance Products: • Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency • Not Guaranteed By Any Bank Or Credit Union • May Go Down in Value

Life insurance products are issued by MetLife Investors USA Insurance Company, Metropolitan Life Insurance Company and in New York only, by First MetLife Investors Insurance Company. All guarantees are based on the claims-paying ability and financial strength of the issuing insurance company. Variable products are distributed by MetLife Investors Distribution Company (MetLife Investors), Irvine, CA. May 2009. June 2009

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