



External Term Conversion Program Ending

The External Term Conversion Program allowed a conversion from an eligible unaffiliated company's term policy to currently available MetLife individual permanent products, subject to program and suitability guidelines. This conversion, if qualifications were met, did not require review of a medical supplement or underwriting.

As a result of low program utilization and increasing challenge with vetting eligible carriers, MetLife will discontinue the External Term Conversion program effective July 1, 2016. Please see the transition guidelines below.

While the External Term Conversion program is ending, MetLife offers a program that may be able to provide the coverage clients need. The MetLife Enhanced Rate PlusSM (ERP) program provides the opportunity for qualified clients to possibly obtain coverage with shorter service time and fewer underwriting requirements. [ERP](#) is available now on MetLife Premier Accumulator Universal LifeSM and MetLife Whole Life Select 10SM.

Transition

All applications for the External Term Conversion Program must be signed no later than **July 1, 2016**. All applications must be processed and placed no later than **August 1, 2016**.

Please remember that the original term policy must be included with all applications. Please refer to the [program guide](#) for program and submission guidelines.

For questions or additional information, please contact your wholesaler.

Insurance Products Are:
• 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

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Life insurance products are issued by MetLife Insurance Company USA, Charlotte, NC 28277, and Metropolitan Life Insurance Company, New York, NY 10166. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. Variable products are distributed by MetLife Investors Distribution Company (member FINRA). All are MetLife companies.

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