

Opportunities

Underwriting Alert: Preferred Life Underwriting Guidelines



MetLife®

Enhancements to MetLife's Preferred Life Underwriting Guidelines Could Result in More Favorable Offers

Family History, Height/Weight, Cholesterol, Blood Pressure Guidelines Revised

MetLife is pleased to announce several noteworthy changes to our Preferred Life Underwriting Guidelines that could help more of your clients qualify for Preferred and Standard Plus rates. These changes include:

- A **new underwriting age break** for applicants aged 70 and older that more accurately reflects the risk factors that are considered when underwriting older applicants
- **Family history** guidelines that will now consider early cancer deaths only if the applicant is subject to the same gender-specific cancer as the family member, e.g., only male applicants will be considered for early family history deaths from prostate cancer
- Updated **cholesterol** and **blood pressure** guidelines at all ages
- Simplified **height/weight guidelines** that enhance our competitiveness by eliminating smoker-specific height/weight tables and improve our offers to taller applicants by increasing maximum allowable weights

70+ Age Break

Then

Applicants aged 70 and older were subject to the same Preferred criteria as younger applicants.

Now

Applicants aged 70 and older now subject to separate Preferred criteria that more accurately reflect risk factors at these ages.

Family History

Then

All cancers were considered in evaluating an applicant's family history.

Now

Gender-specific cancer will not be considered if not appropriate to the applicant, e.g., a male applicant's mother died from ovarian cancer.

Cholesterol Limits for Preferred and Standard Plus

Age

Then

Now

Up to 54

250/ratio 6.0

260/ratio 6.0

55-69

250/ratio 6.5 or 270/ratio 5.5

280/ratio 6.5

70 and older

250/ratio 6.0 or 270/ratio 5.5

150-300/ratio 7.0

Blood Pressure Limits for Preferred and Standard Plus

Age

Then

Now

Up to 54

140/90

145/90

55-69

150/90

150/90

70 and older

150/90

155/90

Please note: Underwriting decisions are based on a variety of factors. Decisions are made on a case-by-case basis and take into account factors not covered in this table.

For more information, contact us today!

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