Step up to the MetLife Small Business $5k Challenge

Here’s how the $5k Challenge works:
Sell 8 new groups and 24 new coverage groupings with:
• October 1, 2017 through January 1, 2018 effective dates
• 10 – 99 eligible lives
• Minimum of 10 enrolled employees per coverage group

Earn a one-time additional compensation payment of $5,000.
• The one-time payment will be made upon qualification, with all payments made prior to March 15, 2018.

Plus you may also qualify for MetLife’s other compensation plans.
• Small Business Multi-Product Advantage
• MetLife Supplemental Compensation Program

Ask your MetLife representative or visit MetLife.com/BrokerCompensation for details.

Coverage Groupings | Qualifying Coverages
--- | ---
Dental | Dental PPO
 | DHMO
 | Voluntary Dental
Vision | Vision
Legal Services | MetLaw®
Short Term Disability | Short Term Disability
 | Voluntary Short Term Disability
 | State Disability Plans (NJ, NY, HI, CA, PR)
Long Term Disability | Long Term Disability
 | Voluntary Long Term Disability
Term Life | Basic Life
Voluntary Life | Supplemental Life (Optional Life)

Finish the year strong with MetLife’s Small Business $5k Challenge and earn $5,000.
Product bundles make it easy to reach your goal

Our broad range of products and plan designs give you the options you need to recommend the right mix of solutions at the right price for each client. And, MetLife Simply SmartSM Bundles help you deliver plan designs tailored to meet the needs of small businesses — plus exclusive value adds so that your clients can make the most out of their benefits programs.

Here’s an example of how your bundled sales can earn additional one-time compensation:

<table>
<thead>
<tr>
<th>New Group Customer</th>
<th>New Coverages</th>
<th>Effective Date for all coverages</th>
<th>Qualifies for MetLife Small Business $5K Challenge</th>
<th>Qualifies for MetLife Small Business Multi-Product Advantage6</th>
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<tbody>
<tr>
<td>1</td>
<td>Dental, Vision, STD, MetLaw</td>
<td>10/1/17</td>
<td>•</td>
<td>•</td>
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<tr>
<td>2</td>
<td>Dental, Basic Life, Vision</td>
<td>10/1/17</td>
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<td>•</td>
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<tr>
<td>3</td>
<td>Dental, Vision</td>
<td>11/1/17</td>
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<td>4</td>
<td>Dental, Supplemental Life (Optional Life), STD, Voluntary LTD</td>
<td>12/1/17</td>
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<td>5</td>
<td>Dental, Basic Life, Vision</td>
<td>1/1/18</td>
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<td>6</td>
<td>Dental, Vision, Supplemental Life (Optional Life), MetLaw</td>
<td>1/1/18</td>
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<tr>
<td>7</td>
<td>Basic Life, LTD</td>
<td>1/1/18</td>
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<td>•</td>
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<td>8</td>
<td>Dental, Basic Life, MetLaw</td>
<td>1/1/18</td>
<td>•</td>
<td>•</td>
</tr>
</tbody>
</table>

Additional one-time compensation earned | $5,000 | Extra 1.5% of annualized premium for qualifying cases

Learn more about MetLife’s Small Business $5k Challenge.

Contact your MetLife representative today.

1. Coverages must have the same effective date by customer group to qualify.
2. Ineligible group insurance coverages: Coverages sold to an employer association or PEO where there is one master contract and MetLife does not underwrite at the employer level; Coverages sold through a private or public exchange; Administrative services only arrangements; Group Universal Life, Group Variable Universal Life, Critical Illness, Accident & Health.
3. New Business Coverage Group counts determined at customer number level. For a given customer number, broker receives a single coverage grouping count for each new coverage grouping sold. If two or more brokers split base compensation, each of the recognized brokers splitting the compensation will receive full credit for the number of the customers coverage(s) sold during the qualification period. One or more coverages or group products marketed by MetLife are eligible for qualification and payment.
4. Qualification and payment is based on the original broker office assigned as defined by the broker code as of the contract effective date. General Agents and Third Party Administrators are not eligible for payment.
5. All payments will be made prior to March 15, 2018. No payments or adjustments will be made after this date.
6. Multi-Product Advantage qualifying coverages include Dental, Term Life, Voluntary Life, STD, LTD and Vision.

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MetLife reserves the right to modify or discontinue this program.

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

Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claim and network administration services are provided through Vision Service Plan.

Dental Managed Care Plan benefits are provided by Metropolitan Life Insurance Company, a New York corporation in NY. Dental HMO plan benefits are provided by: SafeGuard Health Plans, Inc., a California corporation in CA; SafeGuard Health Plans, Inc., a Florida corporation in FL; SafeGuard Health Plans, Inc., a Texas corporation in TX; and MetLife Health Plans, Inc., a Delaware corporation and Metropolitan Life Insurance Company, a New York corporation in NJ. The Dental HMO/Managed Care companies are part of the MetLife family of companies. “DHMO” is used to refer to product designs that may differ by state of residence of the enrollee, including but not limited to: “Specialized Health Care Service Plans” in California; “Prepaid Limited Health Service Organizations” as described in Chapter 636 of the Florida statutes in Florida; “Single Service Health Maintenance Organizations” in Texas; and “Dental Plan Organizations” as described in the Dental Plan Organization Act in New Jersey.”

Group legal plans and Family Matters are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, OH. In certain states, group legal plans and Family Matters are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Payroll deduction required for group legal plans. Benefit programs offered by MetLife and its Affiliates contain certain exclusions and terms for keeping them in force. For costs and complete details of the coverage, call or write the company.

metlife.com