MetLife®

Temporary Insurance Agreement and Receipt

Company (Check the appropriate ONE.) The Company indicated in this section is referred to as "**the Company**".

- ☐ Metropolitan Life Insurance Company
- ☐ New England Life Insurance Company
- ☐ General American Life Insurance Company
- ☐ MetLife Insurance Company USA

SECTION I - What Does Temporary Insurance Provide?

For those eligible, Temporary Insurance provides for a death benefit upon receipt of proof of death of the Proposed Insured(s). The Temporary Insurance death benefit will be for the amount of insurance (including riders) applied for on the life of the deceased Proposed Insured(s) named on the application bearing the date of this Receipt and the supplement(s) to that application (collectively the "Application"). The total death benefit under this Receipt and all other receipts issued by all the companies listed above will not be more than $1,000,000 for any Proposed Insured(s) ($2,000,000 for survivorship life policies).* However, there will be no death benefit provided for the first death on a survivorship policy, or if death is by suicide. The death benefit will be paid to the person who would have received payment under the policy, had it been issued.

If the health or insurability of the Proposed Insured(s) changes once Temporary Insurance has started, the Company will consider the health of the Proposed Insured(s) as of the date Temporary Insurance began in deciding whether to issue the policy applied for. If the Proposed Insured(s) should have a material change in health or insurability while Temporary Insurance is in effect, the total amount of insurance which may be issued under this Receipt and all other receipts will not be more than $1,000,000 ($2,000,000 for survivorship life policies).*

If there is a person to be insured under an applicant waiver of premium rider or benefit (an "Applicant"), this benefit or rider will be included in the policy issued on the life of the Proposed Insured(s) if an Applicant dies: 1. Other than by suicide; 2. Before the rider or benefit is declined by the Company; and 3. While Temporary Insurance is in effect on the life of the Proposed Insured(s).

Premiums under the policy will be waived under the terms of the rider or benefit applied for.

*Should there be more than one application or receipt for any person to be insured, the share for each application will be in the ratio that the amount applied for on that application bears to the total amount of insurance applied for under all such applications.

SECTION II - Who is Eligible for Temporary Insurance?

The Proposed Insured(s) under the policy applied for is/are eligible for Temporary Insurance, if EACH of the following is true:

1. The Application, its supplements and paramedical/medical exam; do not include any material misrepresentation. AND
2. The Proposed Insured(s) has/have never received medical treatment for or been diagnosed with: cancer; Human Immunodeficiency Virus (HIV); Acquired Immune Deficiency Syndrome (AIDS); coronary artery disease; stroke; alcohol use; or drug use. AND
3. The Proposed Insured(s) is/are at least 14 days old.

SECTION III - When Does Temporary Insurance Start?

Coverage starts on the later of the date of this Receipt or (if required at the time the Application was completed by the Company's underwriting rules) the date of any medical examination of the Proposed Insured(s) provided that one of the following is satisfied on the date of the Application:

1. Payment by check of an amount of at least 1/12 of an annual premium; or
2. Payment of Initial Premium Draft per Electronic Funds Transfer; or
3. Properly completed MetLife salary deduction plan form(s); or
4. Properly completed government allotment form(s); or
5. If the life insurance applied for with the Application is to be part of a Qualified Plan under the Employee Retirement Income Security Act of 1974 "ERISA" (e.g. a Pension Plan, Profit Sharing Plan, or a 401(k) Plan) and the Proposed Owner is the trustee of the Qualified Plan and the Employer Group Number (EGN) assigned by the Company is entered in the appropriate space on the Application, and a copy of the Commission Disclosure forms is provided to the Proposed Owner.

If a check or draft is returned for insufficient funds it will not constitute payment and Temporary Insurance will not be in effect.

Temporary Insurance will be in effect, if it has not already ended under the terms of this Receipt, if a Proposed Insured dies: from an accident; within 30 days from the date of this Receipt; before the required medical exam described above is completed; and one of the above 5 items was received on the date of the Application.

SECTION IV - When Does Temporary Insurance End?

Temporary Insurance will end on the earliest of the following:

1. When coverage under a policy issued by the Company as a result of the Application takes effect.
2. When a policy issued by the Company as a result of the Application is not accepted.
3. When the Company offers to refund any payment received under this Receipt.
4. When the Company refunds any payment received under this Receipt.
5. The date the Proposed Insured(s) or an Applicant learns that either the Application has been declined or the Company has decided to terminate the Temporary Insurance, or five days from the date the Company mails to the Proposed Insured(s) or an Applicant, at the address on the Application, a notice that the Application has been declined.
6. If the Application is for a Qualified Plan under ERISA, the Proposed Owner learns that either the Application has been declined or the Company has decided to terminate the Temporary Insurance, or five days from the date the Company mails to the Proposed Insured(s) or an Applicant, at the address on the Application, a notice that the Application has been declined.
7. One hundred and twenty (120) days from the date of this Receipt.

If no policy takes effect, any payment received will be refunded when Temporary Insurance ends.

SECTION V - Limitations on Authority

No one but the President, Vice-President or the Secretary of the Company may change or waive the terms of this Receipt.

Signatures

All Premium Checks must be made payable to the Company checked on top of page 1.
DO NOT MAKE CHECK PAYABLE TO THE AGENT. **DO NOT** LEAVE THE CHECK PAYEE BLANK.

Amount Collected _____

Method of Collection:

- ☐ Check (Must be at least 1/12 of an annual premium.)
- ☐ Initial Premium by Debit Authorization in application (Must be at least a monthly amount.)
- ☐ Initial Premium by EP Account Agreement form (Must be at least a monthly amount.)

Or receipt of:

- ☐ MetLife Salary Deduction Plan form(s)
- ☐ Government Allotment form(s)
- ☐ Qualified Plan form(s)

is acknowledged in connection with the Application made on this date in which the Proposed Insured(s) is/are: _____

and the plan of insurance is: _____ from _____
company

Receipt Date: _____ Title: _____ Sales Office: _____

▶ Producer Signature: _____

Date _____ Signed at City, State _____

Metropolitan Life Insurance Company
New York, NY 10166

Timothy Ring, Secretary

New England Life Insurance Company
Boston, MA 02111

Tyla Reynolds, Secretary

MetLife Insurance Company USA
Wilmington, DE 19801

Jacob M. Jenkelowitz, Secretary

General American Life Insurance Company
St. Louis, MO 63128

Tyla Reynolds, Secretary

Note: If you have not heard from the Company within 120 days from the date of this Receipt, please contact the Company's representative.