

The MetLife 2024 New Business Product Bundling Program is designed to support brokers in delivering comprehensive benefits to clients while providing additional compensation opportunities. Eligible brokers must have an annualized in-force premium of less than \$50 million with MetLife as of October 1, 2023. To qualify, brokers need to generate new business premiums and coverage groupings with effective dates from January 1, 2024, to December 31, 2024, achieving a minimum of \$250,000 in new business premium, at least four new coverage groupings, or adding three new groupings to an existing arrangement, along with a minimum of seven customers. Compensation is limited to \$75,000 per producer and is based solely on qualified bundled customers. The program encompasses various coverage groupings, including basic life, dental, short-term disability, long-term disability, and critical illness, but excludes products sold to customers outside the U.S. and its territories. Brokers must be properly licensed and comply with all applicable laws to qualify for compensation, which is contingent upon the receipt of a signed Customer Authorization Form by February 2025, with payments made by March 15, 2025.

Brokers are required to maintain their status as Broker of Record throughout the qualification period, and any overpayments must be returned immediately. MetLife reserves the right to amend the program's terms, with changes communicated in writing. Brokers can reach out to their Account Executive or the Broker Service Center for inquiries, and MetLife may disclose broker compensation details to customers. The program allows customers to opt out, which affects the compensation eligibility for their premiums. The Customer Authorization Form, necessary for qualifying for the compensation program, must be submitted to MetLife by February 2025 via U.S. Mail, fax, or email. Compensation may be paid retroactively by March 15, 2025, provided the form is received at the designated contact points; forms submitted after February 2025 will only apply to payment and not to broker qualification. The authorization remains effective for future compensation plans unless terminated in writing by the customer and is only accepted for coverages effective on or after January 1, 2010, unless specific conditions for earlier coverages are met. Both Sections I and II of the form must be fully completed and signed by the broker and the customer. Brokers are classified

as independent contractors responsible for their own taxes related to compensation payments. The policy also details conditions for aggregating codes for qualification and the impact of mergers or acquisitions on compensation eligibility. Certain exclusions apply, and MetLife retains discretion over the interpretation of the program's terms. For further assistance, brokers and customers can contact MetLife representatives or access additional resources online.