

Broker & Corporate Broker

Metropolitan Life Insurance Company

Requirements checklist

- Broker Contract
- Profile Form
- Fair Credit Report Act (FCRA) Acknowledgment
- Broker Compensation Form
- Direct Deposit Form
- All current and former residents of Georgia will also need to complete the "GA-Background-Authorization-Form"

Broker Agreement

This BROKER AGREEMENT (“Agreement”) is made and entered into as of the date set forth on the signature page for this Agreement by and between METROPOLITAN LIFE INSURANCE COMPANY (“MLIC”), an insurance company organized and existing under the laws of the State of New York, and the person or entity designated as the Broker on the signature page of this Agreement (“Broker”).

RECITALS

WHEREAS, MLIC (“MetLife”) is an insurance company that may market, sell and administer life insurance, health insurance and annuity products;

WHEREAS, Broker wishes to sell certain MetLife insurance and annuity products (“MetLife Products”), and MetLife wishes to authorize Broker to offer and sell MetLife Products and perform the functions with respect to the MetLife Products set forth in this Agreement.

NOW THEREFORE, in consideration of the mutual covenants and agreements set forth herein, the parties hereto agree as follows:

ARTICLE I DEFINITIONS

Section 1.1. The following terms, when used in this Agreement, shall have the meanings set forth in this Article. Other terms may be defined throughout this Agreement. Definitions shall be deemed to refer to the singular or plural as the context requires.

- (a) “Applicable Law” means any law (including common law), order, ordinance, writ, statute, treaty, rule or regulation of a federal, state or local domestic, foreign or supranational governmental, regulatory or self-regulatory authority, agency, court, tribunal, commission or other governmental, regulatory or self-regulatory entity and includes, but is not limited to, state insurance laws and regulations, the Gramm-Leach-Bliley Act and other federal and state consumer privacy laws and regulations, and the Health Insurance Portability and Accountability Act of 1996 (“HIPAA”) and related federal regulations.
- (b) “Business Day” means any day other than a Saturday, Sunday or federal legal holiday.
- (c) “Customer Information” means information in electronic, paper or any other form that Broker or its Representatives obtained, had access to or created in connection with its obligations under this Agreement regarding individuals who applied for or purchased MetLife Products. Customer Information includes Nonpublic Personal Information, as defined below in paragraph (f), and Protected Health Information, as defined in paragraph (h). Customer Information may also include, but is not limited to, information such as the individual’s name, address, telephone number, social security number, as well as the fact that the individual has applied for, is insured under, or has purchased a MetLife Product. Customer Information does not, however, include information that is (1) generally available in the public domain and is derived or received from such public sources by Broker; (2) received, obtained, developed or created by the Broker independently from the performance of its obligations under this Agreement; (3) disclosed to the Broker by a third party, provided such disclosure was made to Broker without any violation of an independent obligation of confidentiality or Applicable Law of which the Broker is aware.
- (d) “Marks” has the meaning ascribed to such term in Section 10.2.

- (e) “MetLife Products” means the MetLife insurance and annuity products identified in Schedule 3.1.
- (f) “Nonpublic Personal Information” means financial or health related information by which a financial institution’s consumers and customers are individually identifiable, including but not limited to nonpublic personal information as defined by Title V of the Gramm-Leach-Bliley Act and regulations adopted pursuant to that Act.
- (g) “Parties” means Broker and MetLife.
- (h) “Protected Health Information” or “PHI” refers to information related to individuals who have applied for, have purchased or are insured under MetLife products that are considered to be health plans subject to HIPAA, such as MetLife’s long-term care insurance policies and riders, for the purposes of this Agreement and, consistent with regulations issued pursuant to HIPAA. PHI is defined as individually identifiable information that is transmitted or maintained in any medium and relates to: the past, present or future physical or mental health or condition of an individual; the provision of health care to an individual; or future payment for the provision of health care to the individual. This definition of PHI includes demographic information about the individual, including, but not limited to, names, geographic subdivisions smaller than a state (including but not limited to street addresses and ZIP codes); all elements of dates (except year) for dates directly related to an individual, including but not limited to birth date; telephone numbers; fax numbers; electronic mail (E-mail) addresses; Social Security numbers; medical record numbers; health plan beneficiary numbers; account numbers; certificate/license numbers; vehicle identifiers and serial numbers, including license plate numbers; device identifiers and serial numbers; Web Universal Resource Locators (URL’s); Internet Protocol (IP) address numbers; biometric identifiers, including finger and voice prints; full face photographic images and any comparable images; and any other unique identifying number, characteristic, or code.
- (i) “Representative” means any officer, director, employee, affiliate, subsidiary, agent of a Party, and additionally, in the case of Broker, any Broker.

ARTICLE II
OBLIGATIONS OF BROKER

Section 2.1. Promotion and Sale of MetLife Products. Broker shall promote, market and sell MetLife Products.

Section 2.2. Licensing. Broker shall offer MetLife Products only in those states where it has valid licenses (to the extent licensing is required) at the time of solicitation and sale, has completed legally required educational requirements, if any, and is otherwise in good standing with each state agency that regulates the sale of the MetLife Products. Broker must promptly give written notice to MetLife if the Broker’s license is canceled, suspended, or revoked, or if Broker or a MetLife-contracted Broker is otherwise placed under a legal prohibition from offering the MetLife Products or other similar products in one or more jurisdictions.

Section 2.3. MetLife Materials. To the extent that Broker or any Broker uses brochures, other promotional materials and literature, and training material in connection with marketing or servicing MetLife Products, or that mention MetLife, its products or services in any way (“MetLife Materials”), such materials shall only be used with the prior written approval of MetLife. Similarly, Broker shall not use any information related to MetLife or MetLife Products on any Web site without the prior written consent of MetLife. Any requests for

written approval of materials for use by either Broker or a Broker shall be submitted in writing by Broker to MetLife.

Section 2.4. Disclosure of Relationship with MetLife and Disclosure of Compensation. If and as required by Applicable Law, Broker shall disclose in writing to each applicant for a MetLife Product, Broker's relationship with MetLife and the compensation, and anything of value, Broker receives from MetLife for the services performed under this or any other Agreement. MetLife reserves the right to disclose to its purchasers of MetLife Products, and potential purchasers of MetLife products, details regarding compensation, and anything of value, it, and any MetLife affiliate, may pay to Broker and any Broker, or any of their respective affiliates, under this Agreement and any other agreement.

Section 2.5. Suitability. Broker shall ensure that each sale of MetLife Products covered by this Agreement which is proposed or made personally by Broker is appropriate for and suitable to the needs of the person to whom Broker made the sale, at the time the sale is made, and suitable in accordance with Applicable Law governing suitability of insurance products. Prior to presentation of an application for a MetLife Product to an individual, Broker shall deliver, and shall take reasonable steps to ensure that each Broker delivers, to the applicant any and all notices or other written documents required, either by Applicable Law or by MetLife, for delivery at or prior to the time of application, including, without limitation, any legally and MetLife-required suitability forms and any legally-required shoppers' or buyers' guide.

Section 2.6. Replacement. Broker shall not engage in the systematic replacement of any insurance products, including the replacement of MetLife Products. Consistent with Applicable Law, Broker shall make necessary inquiries to each applicant for a MetLife Product as to any insurance already in effect for the applicant and, upon determination that a prospective sale involves the replacement of existing coverage, Broker shall furnish the applicant with and effect proper execution and retention of any replacement notices and information as required by Applicable Law. In addition to the conditions and limitations elsewhere contained in this Agreement and the Compensation Schedules, no first year commission shall be payable on any undisclosed replacements or switches of any Contract with another Contract. Any compensation paid by MetLife to Broker on an undisclosed replacement transaction shall be promptly repaid to MetLife by Broker.

Section 2.7. Marketing and Underwriting. Broker shall comply with all marketing and underwriting guidelines of MetLife applicable to the MetLife Products. Broker acknowledges, as stated in Article V of this Agreement, that MetLife will make all underwriting decisions with respect to MetLife Products.

Section 2.8. Transmission of Applications and Purchase Payments. Broker shall transmit promptly to MetLife (and in no event later than five (5) Business Days of receipt by the Broker), all applications and any applicable initial purchase payments or premiums for MetLife Products. Broker shall not collect any payments other than initial purchase payments or premiums. Broker shall only collect payments in a form as directed by MetLife.

Section 2.9. Premium Discounts and Rebating. Broker shall not discount premiums, except with the prior written approval from MetLife, or engage in rebating in connection with the sale of a MetLife Product.

Section 2.10. Contract Delivery. Broker shall deliver newly issued contracts to the contract owner in accordance with MetLife's published guidelines. In the case of long-term care insurance, Broker shall deliver each new long-term care insurance contract within thirty (30) days of the contract's approval date, Broker shall have each contract owner sign a delivery receipt consistent with MetLife's requirements. For medically underwritten policies, in situations in which no premium is paid with the application, Broker shall deliver a policy only if, to the best of his or her knowledge, the insured is in as good a condition of health and

insurability as is stated in the original application for the contract. If Broker becomes aware of any change in condition of health and insurability, the policy must not be delivered to the contract owner but must be returned to MetLife.

Section 2.11. Ethical/Professional Behavior; Compliance; Oversight. In the conduct of his or her business and in the performance of his or her obligations under this Agreement, Broker shall comply with all Applicable Laws and policies and procedures established by MetLife, as may be amended from time to time and communicated to Broker. Broker shall immediately notify MetLife in writing if her or she may not be in compliance with Applicable Law or MetLife's policies and procedures.

ARTICLE III COMPENSATION

Section 3.1. Broker Compensation. Except as provided in Sections 3.4 and 3.7 of this Agreement, MetLife shall pay compensation as provided in Schedule 3.1 attached hereto and incorporated herein ("Compensation"). MetLife shall pay Compensation on payments received by MetLife for contracts which are produced in accordance with this Agreement and which are delivered to the proposed contract owner. MetLife shall not pay compensation under this Agreement to the Broker unless the Broker is legally authorized to receive it.

Section 3.2. Expenses. Broker is responsible for all expenses incurred by Broker, except as may be agreed to in writing by MetLife prior to Broker incurring such expenses. Additionally, MetLife shall, at its expense, provide its standard advertising and promotional material to Broker when deemed appropriate by MetLife.

Section 3.3. Vesting. Except as provided in Section 3.1 and Schedule 3.1, and in the case of a termination of this Agreement for cause, the termination of this Agreement shall not affect Broker's right to receive any compensation which Broker would have been entitled to receive under Schedule 3.1 if this Agreement had not been terminated. If Broker is a natural person, the compensation payable under this Agreement shall be credited to Broker's account, as it becomes due, and shall be payable to Broker's executors, administrators or assigns. In the event MetLife terminates this Agreement for cause, Broker's rights to otherwise vested compensation shall be terminated.

Section 3.4. Compensation Changes. MetLife reserves the right in its sole discretion to alter or amend the compensation payable to Broker under this Agreement and any such change will be effective for compensation payable on or after the effective date of such change. MetLife shall notify Broker in writing in advance of such change.

Section 3.5. Repayment of Commissions. Except as otherwise provided in Schedule 3.1, if MetLife cancels a policy or contract for any reason or if the policy or contract owner exercises any right to cancel a policy or contract, and, as a result, MetLife refunds or returns any amount of any payment made on such policy or contract, any compensation thereon paid by MetLife to Broker, or by MetLife to a Broker, shall be promptly repaid to MetLife by Broker. In addition, Broker shall promptly repay to MetLife the amount of any other charge back of compensation in connection with the Products that have been issued pursuant to this Agreement in accordance with Schedule 3.1. If MetLife waives a premium for any reason, Broker shall not be entitled to compensation on such waived premium.

Section 3.6. MetLife's Right of Offset. In calculating the amount of compensation payable, MetLife or any of its affiliates may at any time offset against any compensation payable to Broker or its successors or assigns, any indebtedness however or wherever incurred due from Broker. Nothing contained herein shall be construed as

giving Broker the right to incur any indebtedness on behalf of MetLife. MetLife shall have, and is hereby granted, a first lien on any and all compensation payable under this Agreement as security for the payment of any and all remaining indebtedness of Broker to MetLife arising under this Agreement and not offset as provided herein. The right of Broker, or any person claiming through Broker, to receive any compensation provided by this Agreement shall be subordinate to the right of MetLife or any of its affiliates to offset such compensation against any such indebtedness of the Broker to MetLife or any of its affiliates.

Section 3.7. Replacement Compensation. If Broker replaces an existing MetLife Product in whole or in part, Schedule 3.1 is inapplicable and MetLife, in its sole discretion, shall determine what, if any, commissions shall be payable in accordance with MetLife's procedures in effect at the time of the replacement. With respect to replacements of existing long-term care insurance policies, MetLife, in its sole discretion, shall determine what, if any, commissions shall be payable in accordance with MetLife's procedures in effect at the time of such replacement.

Section 3.8. Potential Conflict with Other Agreements. Schedule 3.1 hereto sets forth the compensation that shall be payable for the sale of MetLife Products under this Agreement. Notwithstanding any written agreement between the Parties to the contrary, the maximum compensation rates payable to for MetLife Products under this Agreement shall be the rates set forth in Schedule 3.1 hereto.

ARTICLE IV **LIMITATIONS ON AUTHORITY**

Section 4.1. The authority of the Broker is limited to the authority expressly given in this Agreement. In addition to any specific limitations on Broker's authority found elsewhere in this Agreement, Broker acknowledges that it does not have the authority to perform any of the following acts or to commit MetLife to perform any of the following acts:

- (a) To waive, modify, or change any terms, rates, conditions, or limitations of any application or contract;
- (b) To approve evidence of insurability or bind or commit MetLife on any risk in any manner, with the exception of providing the customer with a conditional receipt when the appropriate premium is paid with the application;
- (c) To collect or receive any payments after the initial purchase payment;
- (d) To extend the time for any payment or reinstate any coverage terminated;
- (e) To accept liability for or to adjust or settle any claims; or
- (f) To enter into or appear in any legal proceedings as a representative of MetLife.

ARTICLE V **RESERVATION OF RIGHTS BY METLIFE**

Section 5.1. MetLife reserves, without limitation, the right to:

- (a) In its sole discretion, determine whether or not to appoint Broker and any Broker;

- (b) Conduct a background check, prior to any appointment, and review, at any time, insurance department licenses issued to Broker and any Broker;
- (c) Terminate the appointment of Broker and any Broker;
- (d) Make all underwriting decisions with respect to the MetLife Products;
- (e) Decline any application for insurance submitted by Broker or any Broker;
- (f) Discontinue any form of contract in any or all jurisdictions in which MetLife does business;
- (g) Resume the use of form of any contract at any time; and
- (h) Refuse to accept any applications received for any discontinued contract form(s) after the effective date of discontinuance, which will require Broker to return promptly any payment collected on that application(s) to the applicant(s).

ARTICLE VI
CUSTOMER INFORMATION AND
PROTECTED HEALTH INFORMATION

Section 6.1. Customer Information. Broker shall treat Customer Information as confidential as required by Applicable Law and by MetLife, as described in MetLife’s privacy notices and in accordance with MetLife policies and procedures. Broker shall also take reasonable and appropriate steps to establish and implement administrative, physical and technical procedures to ensure the confidentiality, security and integrity of Customer Information in accordance with Applicable Law. Broker further agrees to comply with MetLife terms of use, policies and procedures with respect to use of MetLife electronic systems and databases providing access to Customer Information by Broker, its employees, and Brokers and shall promptly report to MetLife any breach of security related to such systems and databases of which it becomes aware. Broker may use Customer Information only for the purpose of fulfilling its obligations under the Agreement. Broker will limit access to Customer Information to its employees, Brokers and other parties who need to know such Customer Information to permit Broker to fulfill its obligations under this Agreement and who have agreed to treat such Customer Information in accordance with the terms of this Agreement. Broker shall not disclose or otherwise make accessible Customer Information to anyone other than to the individual to whom the information relates (or to his or her legally authorized representative) or to other persons pursuant to a valid authorization signed by the individual to whom the information relates (or by his or her legally authorized representative), except as required for Broker to fulfill its obligations under this Agreement, as otherwise directed by MetLife, or as expressly required by Applicable Law.

Section 6.2. Protected Health Information (“PHI”). In order to comply with HIPAA requirements, Broker agrees with respect to any PHI received, obtained or created by Broker, or disclosed or made accessible to Broker, that Broker: (a) shall not use or disclose PHI except to provide services pursuant to this Agreement and consistent with Applicable Law; (b) shall limit the use of, access to and disclosure of PHI to the minimum required to perform services or by Applicable Law; (c) shall use appropriate safeguards to prevent use or disclosure of PHI except as permitted by this Agreement; (d) shall promptly report to MetLife any use or disclosure of MetLife PHI not permitted by this Agreement of which it becomes aware; (e) shall take reasonable steps to mitigate any harmful effect of any use or disclosure of PHI by Broker in violation of the

terms of this Agreement or Applicable Law; (f) shall require that any of its Brokers or independent contractors to whom PHI is disclosed or made accessible or who uses PHI has agreed to the same restrictions and conditions that apply to Broker with respect to PHI pursuant to this Agreement; (g) shall, within fifteen (15) days of MetLife's request, provide to MetLife any PHI or information relating to PHI as deemed necessary by MetLife to provide individuals with access to, amendment of, and an accounting of disclosures of their PHI, and to incorporate any amendments of the PHI as requested by MetLife; (h) shall make its internal practices, books and records relating to its use or disclosure of PHI available to the Secretary of the United States Department of Health and Human Services at his/her request to determine MetLife's compliance with Applicable Law; (i) agrees that upon termination of this Agreement it will, if feasible, return to MetLife or destroy all PHI it maintains in any form and retain no copies, and if such return or destruction is not feasible, to extend the protections of this Agreement to the PHI beyond the termination of this Agreement and for as long as Broker has PHI, and further agrees that any further use or disclosure of the PHI will be solely for the purposes that make return or destruction infeasible. Destruction without retention of copies is not deemed feasible if prohibited by the terms of this Agreement or by Applicable Law, including record retention requirements under state insurance laws. With respect to PHI received made accessible, maintained or transmitted electronically in the performance of its obligations under this Agreement, Broker further agrees that it shall (1) implement administrative, physical, and technical safeguards that reasonably and appropriately protect the confidentiality, integrity, and availability of any such electronic PHI; (2) ensure that its Brokers agree to implement reasonable and appropriate safeguards to protect such electronic PHI of which Broker becomes aware.

Section 6.3. Privacy Notices and Authorizations. Broker shall provide to customers and prospective customers who apply for or purchase MetLife products, MetLife privacy notices as required by Applicable Laws and by MetLife. Broker shall obtain signed authorizations from customers and prospective customers who apply for MetLife products, as required by MetLife, and provides upon request of such customers and prospective customers, copies of their signed authorizations as required by Applicable Law and MetLife policy. In the event that a customer or prospective customer has signed a MetLife authorization and subsequently informs Broker that he or she is revoking that authorization, Broker shall promptly inform MetLife in writing of such revocation.

ARTICLE VII **CONFIDENTIALITY**

Section 7.1. Confidential Information. "Confidential Information" means, without limitation, (a) statistical, premium rate and other information that is identified by MetLife as commercially valuable, confidential, proprietary or a trade secret, including but not limited to information regarding MetLife's systems and rating methodology; and (b) any information identified in writing by a Party as confidential at the time the information is divulged.

Section 7.2. Treatment of Confidential Information. The Parties each shall keep confidential all Confidential Information of the other. Without limiting the generality of the foregoing, neither Party will disclose any Confidential Information to any third party without the prior written consent of the other Party; provided, however, that each Party may disclose Confidential Information (a) to those of its Representatives who have a need to know the Confidential Information in the ordinary course of business and who are informed of the confidential nature of the Confidential Information, and (b) as and to the extent required by Applicable Law or by legal process or requested by an insurance regulatory or administrative body. However, in the event that clause (b) of the preceding sentence is applicable, the Party required or requested to disclose Confidential

Information shall give prompt written notice thereof to the other Party and shall reasonably cooperate in the other Party's efforts to obtain an appropriate remedy to prevent or limit such disclosure. It is understood by MetLife and Broker that this Section 7.2 shall not prevent Broker from quoting MetLife premium rates in the ordinary course of business.

Section 7.3. Return of Confidential Information. Promptly upon the termination of this Agreement or the request of the providing Party, the receiving Party shall return to the providing party all Confidential Information furnished by the providing Party or its Representatives. Neither the receiving Party nor any of its Representatives shall make any copies in any form of any documents containing Confidential Information of the providing Party without the prior written consent of an officer of the providing party, except such copies as need to be made in the ordinary course of business by MetLife or Broker to fulfill their respective obligations under this Agreement.

Section 7.4. Provisions Not Applicable. The Parties each agree that any information which was previously disclosed by the other without restriction or which has otherwise become generally available to the public through authorized disclosure is not Confidential Information. Notwithstanding anything herein to the contrary, Confidential Information does not include any information, written or oral, which (a) at the time of disclosure or thereafter is generally available to and known by the public (other than as a result of a disclosure in violation of this Agreement), (b) has been independently acquired or developed by the receiving Party without violating any of the obligations under this Agreement, or (c) was made available to the receiving Party on a non-confidential basis from a source other than the disclosing Party, provided that such source is not and was not bound by an obligation of confidentiality, and provided further that disclosure of such information by the receiving Party without prior knowledge that the source was bound by an obligation of confidentiality is not a breach of this Agreement.

Section 7.5. Damages. The Parties each agree that (a) money damages may not be a sufficient remedy for breach of this Article VII, (b) the Party aggrieved by any such breach may be entitled to specific performance and injunctive and other equitable relief with respect to such breach, (c) such remedies shall not be deemed to be the exclusive remedies for any such breach but will be in addition to all other remedies available at law or in equity, and (d) in the event of litigation relating to this Article VII, if a court of competent jurisdiction determines in a final non-appealable order that either MetLife or Broker or any of their respective Representatives has breached this Article VII, then the Party that is found (or whose Representative is found) to have committed such breach shall be liable for reasonable legal fees incurred by the aggrieved Party or its affiliates in connection with such litigation including, without limitation, any appeals.

ARTICLE VIII

INDEMNIFICATION AND INSURANCE

Section 8.1. Indemnification. Each Party shall hold harmless, defend, exonerate and indemnify each other Party to this Agreement for any and all losses, claims, judgments, fines, penalties, damages, or liabilities (or any actions or threatened actions in respect of any of the foregoing) the other Party suffers that results from the actions of the indemnifying Party or its Representatives with respect to its/their obligations under this Agreement, or breach of any representation, warranty, covenant, condition or duty contained in this Agreement or violation of Applicable Law with respect to its services required under this Agreement.

Section 8.2. Notice of Claim. After receipt of notice of the commencement of, or threat of, any claim, action, or proceeding by a third-party (a "Third-Party Action") by a Party that believes it is entitled to indemnification under this Article VIII (the "Indemnified Party"), the Indemnified Party shall notify the Party obligated to

provide indemnification under this Article VIII (the "Indemnifying Party") in writing of the commencement thereof as soon as practicable thereafter, provided that the omission to so notify the Indemnifying Party shall not relieve it from any liability under this Article VIII, except to the extent that the Indemnifying Party demonstrates that the defense of such Third-Party Action is materially prejudiced by the failure to give timely notice. Such notice shall describe the claim in reasonable detail.

Section 8.3. Defense, Settlement and Subrogation.

- (a) The Indemnifying Party shall have the right to assume control of the defense of such Third-Party Action and shall retain counsel reasonably satisfactory to the Indemnified Party to represent the Indemnified Party and shall pay the reasonable fees and disbursements of such counsel related to such Third-Party Action. The Indemnified Party shall cooperate and provide such assistance as the Indemnifying Party reasonably may request in connection with the Indemnifying Party's defense and shall be entitled to recover from the Indemnifying Party the reasonable out-of-pocket costs of providing such assistance (including reasonable fees of any counsel retained by the Indemnified Party with the consent of the Indemnifying Party to facilitate such assistance). The Indemnifying Party shall inform the Indemnified Party on a regular basis of the status of any Third-Party Action and the Indemnifying Party's defense thereof.
- (b) In any such Third-Party Action, the Indemnified Party may, but shall not be obligated to, participate in the defense of any Third-Party Action, at its own expense and using counsel of its own choosing, but the Indemnifying Party shall be entitled to control the defense thereof unless the Indemnified Party has relieved the Indemnifying Party from liability with respect to the particular Third-Party Action.
- (c) If notice is given to the Indemnifying Party of the commencement of any Third-Party Action hereunder and the Indemnifying Party does not, either (i) within ten (10) Business Days after the receipt of such notice, give notice to the Indemnified Party of its election to assume the defense of such Third-Party Action, or (ii) give notice to the Indemnified Party that it rejects the claim for indemnification pursuant to Section 8.5, herein, the Indemnified Party shall have the right, at its option and at the Indemnifying Party's expense, to defend such Third-Party Action in a manner that the Indemnified Party deems appropriate. In such a case, the Indemnified Party shall not consent to the settlement, compromise or entry of judgment with respect to the Third-Party Action without prior written notice to, consultation with, and written consent of the Indemnifying Party, which consent shall not be unreasonably withheld.
- (d) In any Third Party Action, the defense of which is controlled by the Indemnifying Party: (i) the Indemnifying Party shall not, without the Indemnified Party's prior written consent, compromise or settle such Third Party Action, if (1) such compromise or settlement would impose an injunction or other equitable relief upon the Indemnified Party or (2) such compromise or settlement does not include the Third-Party's release of the Indemnified Party from all liability relating to such Third Party Action; and (ii) the Indemnified Party shall not compromise or settle such Third Party Action without the prior written consent of the Indemnifying Party, which consent shall not be unreasonably withheld, provided that, if the Indemnified Party desires to compromise or settle such claim, suit or proceeding and the Indemnifying Party reasonably refuses to consent to such compromise or settlement, the Indemnified Party may enter into a compromise or settlement but shall be solely responsible for the cost of any compromise or settlement amount.

Section 8.4. Claim Not Involving Third-Party Action. A claim for indemnification by a Party hereunder for any matter not involving a Third-Party Action may be asserted by notice to another Party.

Section 8.5. Notice of Rejection of Claim. Notwithstanding anything within this Article VIII to the contrary, a Party who has received a notice of claim for indemnification under this Article VIII, may notify the Party asserting such claim for indemnification that it rejects the claim. Such notice rejecting a claim for indemnification must be given by the rejecting Party within ten (10) business days of its receipt of the notice of claim and shall describe the basis for the rejection of the claim in reasonable detail.

Section 8.6. Errors and Omissions Coverage. Broker shall maintain errors and omissions liability insurance during the term of this Agreement in the minimum coverage amount of one million dollars (\$1,000,000) per claim. Evidence of coverage shall be provided to MetLife when requested, and MetLife reserves the right to decide that errors and omissions liability insurance does not satisfy the requirement of this Section 8.6 on the basis that the carrier or the terms of the coverage is unacceptable to MetLife.

ARTICLE IX **TERMINATION**

Section 9.1. Termination. This Agreement shall terminate, with or without cause, whenever either Broker or MetLife gives prior written notice to the other specifying the date of termination. The Agreement shall terminate automatically without notice if (a) either MetLife or Broker ceases to exist or becomes bankrupt or insolvent; (b) it is voluntarily or involuntarily assigned by Broker without MetLife's prior written consent; or (c) as to any jurisdiction, if Broker or MetLife no longer have the licenses required to perform all of Broker's or MetLife's respective duties under this Agreement in the applicable jurisdiction. With respect to these terms, the Broker is obligated to immediately inform MetLife of such termination.

Section 9.2. Return of Property and Repayment of Commissions Owed. After termination, the Broker shall promptly return all property (such as rate information, including rating disks, supplies, forms, books, advertising, etc.) that MetLife has given Broker. MetLife shall pay commissions to Broker to the extent provided by Schedule 3.1.

Section 9.3. Survival of Provisions. In addition to such other provisions within this Agreement which, by their terms, survive the termination of this Agreement. In the event this Agreement terminates, the following provisions shall continue in force for a period of six (6) years, notwithstanding such termination: Articles VII, VIII, and Sections 3.5, 3.6, 10.6, 10.7, 10.8, 10.10, 10.12, 10.13, 10.14 and 10.15.

ARTICLE X **GENERAL PROVISIONS**

Section 10.1. Licenses and Approvals. Broker represents and warrants that it has obtained all appointments, approvals, licenses, authorizations, orders or consents that are necessary to enter into this Agreement and to perform its duties hereunder.

Section 10.2. Trademarks. Neither Party may use the other Party's trademarks, service marks, trade names, logos, or other commercial or product designations (collectively, "Marks") for any purpose whatsoever without the prior written consent of the other Party. Nothing in this Agreement shall be construed as prior written consent to permit (i) any Party to use the Marks of the other Party, or (ii) any other individual or entity to use the Marks of any Party.

Section 10.3. Assignment. Broker may assign its rights and obligations under this Agreement only if Broker first obtains MetLife's written consent, which consent shall not be unreasonably withheld. MetLife may assign its rights and obligations under this Agreement at any time and without Broker's consent.

Section 10.4. Entire Agreement; Modification. This Agreement replaces and supersedes all other agreements (written and oral) between Broker and MetLife to the extent that any such agreement pertains to the MetLife Products and services specified in Schedule 3.1. This Agreement is valid only when it is signed by authorized officers of MetLife and it can only be changed (or its provisions waived) on MetLife's behalf only by authorized officers pursuant to a signed writing. Notwithstanding the foregoing, MetLife has the right to amend and modify this Agreement, including Schedule 3.1, by providing written notice to Broker of such amendment or modification. Such amendment or modification shall become effective on the effective date set forth in MetLife's notice.

Section 10.5. Right to Examination, Review and Audit. Subject to the provisions of this Agreement regarding Confidential Information and upon reasonable notice given, Broker shall make available to MetLife for examination, review and/or audit its files, books and records pertaining to its obligations under this Agreement and respecting MetLife Products and insureds. Unless otherwise agreed, such examination, review and or audit shall take place on Broker's premises during its normal business hours. MetLife shall also be entitled to obtain copies of any and all such files, books and records. Broker shall cooperate to the fullest extent with such examinations, reviews and audits.

Section 10.6. Regulatory Proceedings. Broker shall cooperate fully in any regulatory investigation or proceeding or judicial proceeding arising in connection with the offer, sale and/or servicing of MetLife Products. This cooperation shall include, but is not limited to, forwarding to MetLife a copy of any written materials in connection with the matter and such additional information as may be necessary to furnish a complete understanding of same. In the case of a customer complaint, Broker shall promptly refer such complaint to MetLife for handling where appropriate and provide MetLife with customer complaint information and documentation upon request.

Section 10.7. Independent Contractor Status. It is understood and agreed that Broker is an independent contractors and not an employee of MetLife or any of its subsidiaries. None of the terms of this Agreement shall be construed as creating an employer-employee relationship between Broker, on the one hand, and MetLife, on the other hand.

Section 10.8. Notices. All notices, demands and other communications required or permitted to be given to any party under this Agreement shall be in writing and any such notice, demand or other communication shall be deemed to have been duly given when delivered by hand, courier or overnight delivery service or, if mailed, two (2) Business Days after deposit in the mail and sent certified or registered mail, return receipt requested and with first-class postage prepaid:

(a) If to Broker, to the address on the signature page of this Agreements.

(b) If to MetLife: Contracting and Licensing Department
MetLife
Life and DI Operations
18210 Crane Nest Drive
5th Floor
Tampa, FL 33647

Either party may change its respective notice address by advance written notice to the other.

Section 10.9. Absence of Waiver. Failure to enforce any provision of this Agreement is not a waiver of that provision, or of any other provision.

Section 10.10. Severability. If any provision of this Agreement is invalid or prohibited under any state or federal law or regulation, such invalidity or prohibition shall not affect any other provision which can be given effect without the invalid or prohibited provision, provided that the result would not materially frustrate the intent of the Parties in entering into this Agreement.

Section 10.11. Governing Law. With respect to MLIC, this Agreement shall be governed by the laws of the State of New York without regard to New York choice of law rules.

Section 10.12. Jurisdiction. With respect to any action, suit or other proceeding between MLIC and Broker, each of the Parties irrevocably and unconditionally submits to the non-exclusive jurisdiction of the United States District Court for the Southern District of New York or, if such court will not accept jurisdiction, the Supreme Court of the State of New York or any court of competent civil jurisdiction sitting in New York County, New York. In any action, suit or other proceeding, each of the Parties irrevocably and unconditionally waives and agrees not to assert by way of motion, as a defense or otherwise any claims that it is not subject to the jurisdiction of the above courts, that such action or suit is brought in an inconvenient forum or that the venue of such action, suit or other proceeding is improper. Each of the Parties hereby agrees that any final and unappealable judgment against a Party in connection with any action, suit or other proceeding shall be final and binding on such Party and that such award or judgement may be enforced in any court of competent jurisdiction, either within or outside of the United States. A certified or exemplified copy of such award or judgment shall be conclusive evidence of the fact and amount of such award or judgment.

Section 10.13. How We Do Business Guide. Broker acknowledges that he or she has received MetLife’s How We Do Business Guide, the terms of which are incorporated herein by reference, and agrees to comply with the rules and requirements set forth in MetLife’s How We Do Business Guide.

Printed Name of Broker

By: _____
Signature of Broker or Principal of Broker
(if Broker is an entity)

Title: _____

Address: _____

Social Security Number of Contracted Party
or Taxpayer ID Number of Contracted Party:

Date: _____

Metropolitan Life Insurance Company

By: _____

Title: _____

Date: _____

U.S. Retail Life Operations


Profile form

Complete this form to apply to be contracted and appointed with MetLife.

Metropolitan Life Insurance Company (MLIC)

Things to know before you begin

- **Pre-contracting states** (*DE, FL, IN, KS, MO, MT, OR, PA and PR*) require a producer to be licensed and contracted with MLIC before product application execution.

 Form is not an authorization to assign commissions

SECTION 1: Contract types

Please check the appropriate coverage(s) for which you are requesting contracting:

Individual Disability: Producer Corporation Individual Life: Producer Corporation

Contract type (*Life only*): Signor Broker GA MGA BGA

SECTION 2: Producer/Corporate information

Producer

First name	Middle name	Last name	SSN
Date of birth (<i>mm/dd/yyyy</i>)	Email address	Resident State	Non-resident State
Resident address	City	State	ZIP
Business address (<i>required</i>)	City	State	ZIP

Corporate

Corporate name	TIN	Phone number	
Principal officer name	Resident State	Non-resident State	
Business address (<i>required</i>)	City	State	ZIP

SECTION 3: Signature

- I hereby certify that I have read and understand the items on this form and that my answers are true and completed to the best of my knowledge. I have been advised that MLIC and/or its affiliates (*collectively "MetLife"*) may conduct investigations in connection with my request to represent MetLife in the solicitation of certain insurance products. I authorize an inquiry to be made of all sources deemed appropriate by MetLife for the purpose of obtaining information concerning my business practices and ethics, background, credit history, and financial status, including, but not limited to, my record, if any, on file with the FINRA Central Records Depository. Any information that MetLife may obtain about me will be treated as confidential and may be shared with the appointing General Agent, if necessary. I release the broker/dealer and/or its agents and any person or entity, which provide information pursuant to this authorization, from any and all liabilities, claims or lawsuits in any matter related to the information obtained from any and all of the above referenced sources.
- I understand that no right to commission or compensation shall arise or exist until I have been appointed.

CA Residents Only: I would like to receive a copy of any Consumer or Investigative Consumer Report by MetLife.

Sign Here	Signature of Applicant	Date (<i>mm/dd/yyyy</i>)
	_____	_____

 **Don't forget to sign and submit the Fair Credit Reporting Act with this form**



SECTION 4: How to submit this form

Mail:

MetLife DI/Life
Contracting 18210 Crane Nest Drive
Bldg. 4, 5th floor
Tampa, FL 33647

DI Lic/Contracting Fax:

855-284-0805

Life Lic/Contracting Fax:

908-552-3740

We're here to help**DI Lic/Contracting Hotline:**

Phone: 1-866-638-4434, Option 4

Email: DIContracting@metlife.com

Life Lic/Contracting Hotline:

Email: LifeContracting@metlife.com



Fair Credit Reporting Act

Submit this signed form with the Profile Form to apply to be contracted and appointed with MetLife.

Form required for contracting application consideration

SECTION 1: Signature and Agreement

I understand I have the right to make, within a reasonable amount of time, a written request for details on the name and address of the agency making the report. I further understand that depending on the state law, subjects of an investigative consumer report may have the right to: 1) request that they be interviewed in connection with the making of the report; 2) receive a copy of the report, upon request. I understand that if any of the material information I provided is found to be incorrect or incomplete, MetLife may at its discretion not appoint and/or contract with me or may terminate my appointment and/or contract.

Printed name of Applicant		
First name	Middle name	Last name

Last four of SSN		

Sign Here	Signature of Applicant	Date (mm/dd/yyyy)
_____		_____



Broker Compensation Form

This form determines Personal Production for the Broker and is completed by the GA/MGA/BGA recruiting a Broker.

Metropolitan Life Insurance Company

SECTION 1: Broker Information

Name of Broker	Tax ID Number (TIN/SSN)
Name of Recruiting Agency	Recruiting Agency Code

SECTION 2: Compensation

For All States, Other Than New York - Select one choice immediately below and follow instructions for your choice.

- Broker to receive maximum basic compensation. Proceed to section four.
- Broker to receive minimum basic compensation only. Proceed to section four.
- Percent of premium provided for each product category below will be paid to the broker. The difference between the compensation paid to the broker and the maximum available to the recruiting agency will be paid to the recruiting agency.

Product Key:

PAUL - Premier Accumulator UL WL 08 - Whole Life 08
 GLT - Guarantee Level Term WL 17 - Conversion Whole Life
 OYT - One Year Term

PRODUCT CATEGORY	FY Target Basic Comp (Whole % only)	FY Excess Basic Comp (Quarter % only)	Renewals Basic Comp Years 2-10 Quarter % only (except PAUL Whole % only Yrs 2-25)	Service Fees Years 11+ (Quarter % only)	Asset Trail
Category I					
Min - Max	5%-See MGA/BGA				
PAUL		0%			
PAUL with application dates 1/16/2018 and later, or received after 1/26/2018 ⁵	1%	1%			
Min - Max			0%-See MGA/BGA		
PAUL Year 2-25 Target					
Min - Max				0%-See MGA/BGA	
PAUL Year 26+ Target					

PRODUCT CATEGORY	FY Target Basic Comp (Whole % only)	FY Excess Basic Comp (Quarter % only)	Renewals Basic Comp Years 2-10 Quarter % only (except PAUL Whole % only Yrs 2-25)	Service Fees Years 11+ (Quarter % only)	Asset Trail
PAUL with application dates 1/16/2018 and later, or received after 1/26/2018 ⁴ Year 1+					0.40%
Category II					
Min - Max	40%-See MGA/BGA		0%-See MGA/BGA		
GLT 15, 20 ¹					
Min - Max	40%-See MGA/BGA		0%-See MGA/BGA		
GLT 30 ¹					
Category III					
Min - Max	40%-See MGA/BGA		0%-See MGA/BGA		
GLT 10 ¹					
Min - Max	3%- See MGA/BGA				
OYT with Convertible & Renewable Options Rider ²					
Category IV					
WL 17 ³	10%				
WL 17 ³ Year 2-10				10%	

SECTION 3: Compensation (For New York Only – See selections immediately below)

Refer to “2006 Contract Series Brochure” for details on ERA, Overrides and Service Fees.

*Personal Production will not exceed NY Compensation Limits in all states.

PRODUCT CATEGORY	FY Target Basic Comp	FY Excess Basic Comp	Renewals Basic Comp Years 2-10	Service Fees Basic Comp Years 11+	Asset Trail
Category I					
PAUL Year 1	5%	0%			
PAUL with application dates 1/16/2018 and later, or received after 1/26/2018 ⁵ Year 1	1%	1%			
PAUL Year 2-25 Target			3%		
PAUL Year 26+ Target				1%	

PRODUCT CATEGORY	FY Target Basic Comp	FY Excess Basic Comp	Renewals Basic Comp Years 2-10	Service Fees Basic Comp Years 11+	Asset Trail
PAUL with application dates 1/16/2018 and later, or received after 1/26/2018 ⁴ Year 1+					0.40%
Category II					
GLT 15, 20 ¹	50%				
GLT 15, 20 ¹ Year 2			1%		
GLT 15, 20 ¹ Year 3-10			1%		
Category III					
GLT 10 ¹	50%				
GLT 10 ¹ Year 2			1%		
GLT 10 ¹ Year 3-10			0%		
OYT with Convertible & Renewable Options Rider ²	4%				
Category IV					
WL 08 ³	50%				
WL 08 ³ Year 2			2%		
WL 08 ³ Year 3-10			2%		
WL 17 ³	10%				
WL 17 ³ Year 2-10				10%	

The contract is fully and immediately vested in all first year and renewal compensation. Service Fee are not vested upon termination.

No commissions will be paid on Term Conversion Credits

¹ For applications dated 11/15/2010 and later, Term commissionable premium excludes Policy Fee, SRC/Flat Extra applied for 5 years or less.

² **OYT** is commissionable only if the **Convertible & Renewable Options Rider (CRO)** is present at issue. There is no Policy Fee associated with the **OYT** product. For **OYT** policies with the **Convertible & Renewable Options Rider, when the rider is dropped in the first year, 100% of all previously generated commissions will be charged back.**

³ For Term Conversion using **Whole Life 08** product, the commission rate will be reduced by 50% in all years when the base policy face amount is \$20 million or more at issue. Commissionable premium includes the Policy Fee and Long Term SRC/Flat Extras but excludes Short Term SRC/Flat Extras. Conversion Whole Life only available for term conversions and other contractual obligations.

⁴ **Premier Accumulator UL** asset trails are payable if the policy is in force on the policy anniversary (*not lapsed or surrendered*). **Premier Accumulator UL** asset trails are paid annually beginning at the end of the 2nd policy year. Trails will be paid on the policy cash value, net of loan and loan interest. Premier Accumulator UL applications signed 1/16/2018 and later, or applications received after 1/26/2018, in the event of termination, .15% Asset Trails in years 1-25 are vested and all other Asset Trails are not vested. Service Fee in years 26+ is not vested.

⁵ **Premium Accumulator UL** with application dates **1/16/2018** and later, or received after **1/26/2018**, there is an additional 1% of first year commission is credited per insured. Paid first year in excess of the 1 million is not eligible to receive this additional first year commission.

SECTION 4: Signature

Printed Name of Recruiting Agency Principal

Email Address

Phone Number

**Sign
Here**

Signature of Recruiting Agency Principal

Date (*mm/dd/yyyy*)

SECTION 5: How to Submit This Form

Please return this form along with the completed Management Profile Form, the contract with signed contract signature page, and all other attachments to:

Fax:

Brighthouse Financial Contracting
908-552-3740

Email:

lifecontracting@metlife.com

We're Here to Help

For questions contact the Compensation Department at 877-638-0411 option 5 or send an email to askcomp@metlife.com.



Sales Compensation Administration Direct Deposit Application

I: Payee Information- Please Print Or Type All Information

Name/Firm _____ SSN/TIN _____
 Phone _____ E-mail _____
 Address _____
 Broker Identities (ex ABC1234567) _____

*If multiple TIN, please use a separate form

II: Bank Account Information

Action: Enroll Change Cancel

Account Holder Name _____

Bank Name _____ City, State, Zip _____

Routing Number (ABA) _____
9-Digit Bank ID Number

Account Number (DDA) _____

Account Type: Checking Savings

FAY TO THE ORDER OF

⑈005555⑈ ⑆101000555⑆ ⑆5550555055⑆

Routing Number Account Num

SAMPLE

III: Authorization

Authorized Signature _____ Date _____

Print Name _____

By the signature(s) set forth herein, I/we hereby authorize Metropolitan Life Insurance Company to deposit my/our compensation payments directly to the Individual/Corporate Account at the Depository set forth herein. I/we hereby authorize the Depository to accept such deposits and post them to my/our Individual/Corporate Account.

This authorization will remain in full force and effect until MetLife has received written notification of its termination in such time and manner as to afford MetLife and my/our Depository a reasonable opportunity to act on it. THIS AUTHORIZATION MAY BE REVOKED ONLY BY NOTIFYING METLIFE IN THE MANNER SPECIFIED IN THIS AUTHORIZATION FORM. Furthermore, MetLife has the authority to discontinue the direct deposit service with a 30-day advance notice of such termination. MetLife shall be entitled to rely upon all Depository information provided on this form (e.g., Depository Name, Depository Account Number, etc.) for as long as this arrangement remains in effect, and MetLife shall incur no liability or loss whatsoever as a result of relying on any such information. MetLife shall not be required to verify the accuracy of any Depository information (including but not limited to the name on the Depository account) and may rely solely on the Depository account number even if the number identifies a person other than me/us. I/we understand that MetLife's liability under the commission schedule/producer agreement is fully satisfied by virtue of the direct deposit made, and MetLife is not responsible if someone withdraws such funds. If for any reason the Depository information changes, it is agreed that it is the sole responsibility of the Account holder(s) to give written notice to inform MetLife as soon as possible of any change, but not less than ten (10) business days prior to the effective date of such change. When changing Depository accounts, it is understood that the current account will be left open until the initial deposit is made into the new account.

Please select if you wish to receive your electronic statement via PDF or Excel. If no selection, we will default to PDF.

PDF File Excel File

Email address(es) you wish to receive your electronic statement: _____

Return Form To MetLife at the address or email provided below.

Metropolitan Life Insurance Company
 Attn: Sales Compensation, 3rd Floor
 11225 North Community House Road
 Charlotte, NC 28277

E-mail: AskComp@metlife.com