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Memo

To:
From: Frank Branca, Jr.
CC:
Date: 7/1/2010
Re: Met SUL Notice for NY

Survivorship products especially have seen large rate increases at older ages and some companies have pulled their product all together.

Last August we repriced our Legacy Advantage SUL to have generally higher premium rates above age 65 and lower rates below that threshold. The competitiveness of the new product is captured nicely in this flyer:

By the end of 2009 we had rolled out all states except New York. Our New York rates are now approved! See the attached flyer for the transition rules.

The following areas are the "Sweet Spots" for the old Legacy Advantage SUL only available in New York:

- 10 Pay scenarios for ages 50-70
- Age splits when the male client is 5 to 10 years older than the female
- Substantially different medical out looks for clients
- **Male uninsurable class at all ages** (the product is available until age 90 and other client must be at least Table D)
- Many different older age scenarios especially with the changing landscape of industry products.