Form Design Standards and Guidelines

SCC Form Services

(02/19)
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All the rules in this document should be applied whenever possible. As an example, the 0.875 inch left margin, supports requirements of the Scranton Print Operation’s efficient production and distribution of the document.

Deviation from the rules in this document may be required to the extent that the rules conflict with any applicable legal or regulatory requirements.

When you submit work to Form Services, we will recreate your form (whenever possible) in our chosen software – Adobe LiveCycle. LiveCycle can enable a wide range of benefits, such as:

• Dynamically completing already known user information (e.g., policy number)
• Simultaneously updating identical sections of content across multiple forms (e.g., beneficiary designation)
• The ability to search/replace fragments/fields

By using the LiveCycle software solution, future updates are quicker, easier and more precise.

What’s new in this edition

• Page 6 - Things to Know bullets - default width notation added
• Page 6 - Things to Know before you begin - width notation comment
• Page 7 - Numbering in content
• Page 11 - Lucinda Handwriting Regular font for handwriting text
• Page 22 - Additional bullet for instructions
• Page 25 - Exclusive check boxes defined
• Page 27 - Scissors Icon added
• Page 30 - Scissors Icon comment
• Page 32 - Setting text in table format
Standards and Guidelines for creating forms

High level anatomy of a form

In some instances, a checkbox may be required to appear next to each legal entity in order to identify the particular legal entity that is applicable. Please consult with Legal as to whether such checkboxes are required on a particular form.

Form Header

What form is this?

How do you use it?

Who are you?

Form Body

What do you want to do?

MetLife LOB

This is the sample form title

Metropolitan Life Insurance Company  Metropolitan Tower Life Insurance Company
Economy Premier Assurance Company  Metropolitan General Insurance Company

Things to know before you begin

• You will need the policy number (found in your billing statement or policy package), bank account number, and bank account routing number to complete this form.
• This is a second bullet statement in this section.

SECTION 1: User information (Please print.)

<table>
<thead>
<tr>
<th>First name</th>
<th>Middle name</th>
<th>Last name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address</td>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>Email</td>
<td></td>
<td>Phone</td>
</tr>
</tbody>
</table>

SECTION 2: Choose what do you want to do

☐ Start a new monthly electronic payment plan
☐ Start a new bi-monthly electronic payment plan
☐ Change the bank account for your existing electronic payment plan
☐ Cancel your electronic payment plan

SECTION 3: Choose a Beneficiary

How to choose a Beneficiary

• These are instructions that are relevant to this section.
• They supply just-in-time help to the user.
• They are better placed here than at the start of the form.

Ο OPTION 1: Primary Beneficiary

• All amounts must add up to 100%.
• Use whole numbers only.
• You must specify at least one Primary Beneficiary.

<table>
<thead>
<tr>
<th>First name</th>
<th>Middle name</th>
<th>Last name</th>
<th>% of proceeds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address</td>
<td>City</td>
<td>State</td>
<td>ZIP</td>
</tr>
<tr>
<td>Date of birth (mm/dd/yyyy)</td>
<td>Social Security number</td>
<td>Phone number</td>
<td>Relationship to Insured</td>
</tr>
</tbody>
</table>
Standards and Guidelines for creating forms

High level anatomy of a form (continued)

SECTION 4: User information
This is a summary of the provisions of your annuity, but is not part of your contract or illustration, if provided.

Annuity description: Guaranteed Income Builder is a non-participating individual flexible premium deferred paid-up annuity contract that guarantees income payments that start at the income start date that is elected at issue and last as long as you live.

This is a summary of the provisions of your annuity, but is not part of your contract or illustration.

Income feature, a change of income start date feature, and an increasing income option feature. Guaranteed Income Builder does not have an account value available for withdrawal or for any other purposes.

The minimum initial purchase payment is $2,500 and minimum subsequent purchase payments are $500. The maximum total purchase payments without prior home office approval is $1,000,000. The latest subsequent purchase payment date is thirteen (13) months prior to the elected income start date.

SECTION 5: Change your policy
Policy number(s) (Check products that apply to each number.)

<table>
<thead>
<tr>
<th>Policy number(s)</th>
<th>Auto</th>
<th>Boat</th>
<th>Home</th>
<th>Liability protection</th>
<th>Vehicle</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

SECTION 6: Authorization agreement & signatures
By signing below, I agree to the following:

• This authorization will remain in effect for each policy until the payment plan is cancelled.
• To the best of your knowledge, you have answered all questions truthfully.

<table>
<thead>
<tr>
<th>Sign Here</th>
<th>Owner signature</th>
<th>Date (mm/dd/yyyy)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sign Here</td>
<td>Joint Owner signature</td>
<td>Date (mm/dd/yyyy)</td>
</tr>
</tbody>
</table>

SECTION 7: How to submit this form
Return this form to Auto & Home by:

Mail: P O Box 48020
     Dayton, OH 45475-0020

Fax: 1-XXX-XXX-XXXX

We’re here to help
Please don’t hesitate to contact us if you have any questions. You can reach us at XXX-XXX-XXXX, Monday through Friday, 8:00 a.m. to 11:00 p.m. Eastern time.
## How to build a form header section

### Form Element

<table>
<thead>
<tr>
<th>LOB</th>
<th>Font/Size</th>
<th>Position</th>
<th>Punctuation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Line of business (LOB)</td>
<td>Arial, 10/11</td>
<td>Flush left, sits directly above top margin</td>
<td>Title case</td>
</tr>
<tr>
<td>Form title</td>
<td>Arial Bold, 14/16</td>
<td>0.25&quot; below LOB</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Legal company names</td>
<td>Arial, 10/11</td>
<td>0.125&quot; below Form Title</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Things to know</td>
<td>Arial Bold, 11/11</td>
<td>0.25&quot; below Form Purpose</td>
<td>Title case</td>
</tr>
<tr>
<td>Things to know (bullets)</td>
<td>Arial, 10/11</td>
<td>0.1875&quot; indent, 2pt (0.0278in) before paragraph spacing</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Call-out icon (optional)</td>
<td>0.25in diameter</td>
<td>Center of the icon should align vertically with the center of the first line of text, with one (typical character’s) space in front of the first word of the call-out text.</td>
<td>NA - image</td>
</tr>
<tr>
<td>Call-out statement (optional)</td>
<td>Arial, 10/11, 0.0625&quot; spacing between icon and text</td>
<td>rests on same baseline as the “Things you need to know” section, no closer than 0.5&quot; to the “Things to know before you begin” text</td>
<td>Sentence case</td>
</tr>
</tbody>
</table>

### Call-out statement (optional)

You MUST complete this entire form and sign or your request will be delayed.

### Things to know before you begin

- You will need the policy number (found in your billing statement or policy package), bank account number, and bank account routing number to complete this form.
- This is a second bullet statement in this section.

### Required components in the form header:

- LOB – the line of business that owns the form (see below for more information);
- MetLife logo – must have white space on all sides equal to the height of the “M” in the logo;
- Form title – briefly and accurately describes the form;
- Form purpose – explains when to use the form;
- Legal entity name(s) – see below for more information;
- Things to know before you begin – informs the user what is needed to complete the form; default width is 4.25” unless space is needed then it may take up the full width of page if there is no call-out statement, or if there are a large number of bullets. In this case, the call-out statement would be placed under “Things to know before you begin” and start at the left margin, stretching across the page and taking up as few lines as possible.

### Legal company names

- Required by MetLife to be on the first page of the form; to align with our correspondence work, the Form Services standard is to place it in the header section.

### 2D Barcode

- While not required, when the business desires dynamic field collection on a form, a 2D barcode is placed on the first page in the header area directly under the MetLife logo. Enough space must be allocated to allow for the barcode to grow in size when in use – 1” in width and 1.25” in height, while still maintaining the required white space under the logo (equal to the height of the “M” in the logo). There are certain requirements for 2D barcodes, which are detailed in the Form Services Barcode SOP, which will be furnished upon request.

### Design basics

- Required components in the form header:
  - LOB – the line of business that owns the form (see below for more information);
  - MetLife logo – must have white space on all sides equal to the height of the “M” in the logo;
- Form title – briefly and accurately describes the form;
- Form purpose – explains when to use the form;
- Legal entity name(s) – see below for more information;
- Things to know before you begin – informs the user what is needed to complete the form; default width is 4.25” unless space is needed then it may take up the full width of page if there is no call-out statement, or if there are a large number of bullets. In this case, the call-out statement would be placed under “Things to know before you begin” and start at the left margin, stretching across the page and taking up as few lines as possible.

- 2D Barcode – while not required, when the business desires dynamic field collection on a form, a 2D barcode is placed on the first page in the header area directly under the MetLife logo. Enough space must be allocated to allow for the barcode to grow in size when in use – 1” in width and 1.25” in height, while still maintaining the required white space under the logo (equal to the height of the “M” in the logo). There are certain requirements for 2D barcodes, which are detailed in the Form Services Barcode SOP, which will be furnished upon request.

- Legal component names – are required by MetLife to be on the first page of the form; to align with our correspondence work, the Form Services standard is to place it in the header section.

- Required components in the form header:
  - LOB – the line of business that owns the form (see below for more information);
  - MetLife logo – must have white space on all sides equal to the height of the “M” in the logo;
- Form title – briefly and accurately describes the form;
- Form purpose – explains when to use the form;
- Legal entity name(s) – see below for more information;
- Things to know before you begin – informs the user what is needed to complete the form; default width is 4.25” unless space is needed then it may take up the full width of page if there is no call-out statement, or if there are a large number of bullets. In this case, the call-out statement would be placed under “Things to know before you begin” and start at the left margin, stretching across the page and taking up as few lines as possible.

- 2D Barcode – while not required, when the business desires dynamic field collection on a form, a 2D barcode is placed on the first page in the header area directly under the MetLife logo. Enough space must be allocated to allow for the barcode to grow in size when in use – 1” in width and 1.25” in height, while still maintaining the required white space under the logo (equal to the height of the “M” in the logo). There are certain requirements for 2D barcodes, which are detailed in the Form Services Barcode SOP, which will be furnished upon request.

- Legal component names – are required by MetLife to be on the first page of the form; to align with our correspondence work, the Form Services standard is to place it in the header section.
Standards and Guidelines for creating forms

How to build a basic body section

<table>
<thead>
<tr>
<th>Form Element</th>
<th>Font/Size</th>
<th>Position</th>
<th>Punctuation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section header rule</td>
<td>3pt stroke, PMS 2193, width of page margins</td>
<td>0.125&quot; below last line of content of previous section</td>
<td>NA - design element</td>
</tr>
<tr>
<td>Section header text</td>
<td>Arial Bold, 12/13</td>
<td>Left justified, 0.0625&quot; below section header rule</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Bulleted help text</td>
<td>Arial, 10/11</td>
<td>Left justified, 0.1875&quot; indent after bullet, 2pt (0.0278in) before paragraph spacing</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Field row</td>
<td>NA - design element</td>
<td>0.35&quot; in height, except address – 0.5&quot; in height</td>
<td>NA - design element</td>
</tr>
<tr>
<td>Field caption, flush left margin</td>
<td>Arial, 10/11, 0.35in height, 0.5pt stroke</td>
<td>Left justified, flush left margin: no indent</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Field caption</td>
<td>Arial, 10/11</td>
<td>Left justified, not flush left margin: 0.0394 indent</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Space between field rows</td>
<td>0.075in height</td>
<td>Separates rows of fields</td>
<td>NA - design element</td>
</tr>
</tbody>
</table>

- Required components in a form body section: space above section header; section header; section content; space below last line of content (which is the same as the space above the next section’s header).
- These components should NOT be placed in any form body sections:
  - Help text that applies to the entire form (belongs in the “Things to know before you begin” section);
  - Signatures (should be the last section before the form admin).
- The actual content of a form body section may contain anything that is needed for the user to complete the form. This includes tables, checkboxes, fields, and help text. If the content of a particular section flows across multiple pages, the section header should NOT be repeated on every page. We would prefer questions were not numbered but can remain there if you need them. Our standard would be not to have questions/text numbered unless we’re told they are required.
- When setting a specialized name, such as Proposed Insured, add the person’s name above the fields as a subheader. Please note, this is not necessary if the section’s header is labelled with the name (i.e., SECTION 1: Proposed Insured information).
- When setting an address, a single row of fields is needed. All the fields – Street, City, State, and ZIP – belong on one line. These fields are the only ones that are 0.5” in height. The reason is that they are compressed on a single row to save space, but at the same time they must allow enough room for a user to complete them, both by hand and electronically. The only exception to this is when some horizontal space must be used for another element (e.g., the “% of proceeds” column on beneficiary designation forms). The ZIP field does not need the word “Code” in the caption, “ZIP” is sufficient.
- Checkboxes – if you are typing out a checkbox manually (i.e., in Word or InDesign), you can use either the Wingdings2 or “Universal News with Commercial Pi” fonts at 10pt size. Remember to keep the line spacing at 11pt, to match the line spacing of the body text. If you are using LiveCycle: Appearance would be Solid Square; States would be On/Off; Size would be 9pt; check style would be Default.
### How to build a basic body subsection

#### Main section header

```
SECTION 1: Annuitant information (Please print.)
```

#### Optional subsection header text

```
OPTION: Joint Annuitant information
```

#### Subsection header text

```
Annuitant policy information
Policy number(s) (Check products that apply to each number.)
```

#### Subsection header rule (optional)

### Form Element | Font/Size | Position | Punctuation
---|---|---|---
Subsection header text, no rule | Arial Bold, 11/12 | Left justified, 0.125” below last line of previous section | Sentence case
Subsection header text, with rule | Arial Bold, 11/12 | Left justified, 0.0625” below subsection header rule | Sentence case
Subsection header rule | 1pt stroke, PMS 2193, width of page margins | 0.125” below last line of content of previous section | NA - design element
Field row | NA - design element | 0.35” in height | NA - design element
Field caption, flush left margin | Arial, 10/11, 0.35in height, 0.5pt stroke | Left justified, flush left margin: 0.0394 indent | Sentence case
Field caption | Arial, 10/11, 0.35in height, 0.5pt stroke | Left justified, not flush left margin: no indent | Sentence case

- A subsection is called out with a header that is 1pt smaller than the main section header.
- A subsection **can (but does not have to) have a rule above it, similar to but thinner than the main section header rule.**
- If a subsection is optional (does not have to be completed), it is labeled with “OPTION” in the header text.
- “Things you need to know before you begin” and “We’re here to help” are classed as subsections technically. They are called out slightly differently because of their placement on the form, but the font size on their headers matches the designation for subsection header text.
### How to build a table section

<table>
<thead>
<tr>
<th>Fund name</th>
<th>From</th>
<th>To</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Funds Global Growth Fund</td>
<td></td>
<td></td>
</tr>
<tr>
<td>American Funds Growth Fund/IG</td>
<td></td>
<td></td>
</tr>
<tr>
<td>American Funds Fund</td>
<td></td>
<td></td>
</tr>
<tr>
<td>BlackRock Bond Income Portfolio/TL</td>
<td></td>
<td></td>
</tr>
<tr>
<td>BlackRock Capital Appreciation Portfolio/LG</td>
<td></td>
<td></td>
</tr>
<tr>
<td>BlackRock Money Market Portfolio/IK</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Form Element

- **Header**
  - **Font/Size**: Arial Bold, 10/11, 0.2in height
  - **Position**: Centered
  - **Punctuation**: Sentence case
- **Sub-header**
  - **Font/Size**: Arial Bold, 10/11, 0.2in height
  - **Position**: Centered
  - **Punctuation**: Sentence case
- **Rows with a single line of text**
  - **Font/Size**: Arial, 10/11, 0.2in height
  - **Position**: Left justified
  - **Punctuation**: Sentence case
- **Rows with two lines of text**
  - **Font/Size**: Arial, 10/11, 0.5in height
  - **Position**: Left justified
  - **Punctuation**: Sentence case
- **From/To**
  - **Font/Size**: Arial, 10/11, 0.2in height, 0.5in width
  - **Position**: Left justified
  - **Punctuation**: Sentence case
- **Bottom border**
  - **Font/Size**: 1pt stroke, width of table
  - **Position**: Bottom of header and sub-header rows
  - **Punctuation**: NA - design element

- All tables have open top headers without borders
- All tables have open sides without borders
- The first horizontal line directly under the table headers should be twice the thickness of the rest of the table lines.
- When a table continues from page to the next, the relevant subheaders should be repeated at the top of the second page. If there are no subheaders, then the main table headers should be repeated.
How to build a text-heavy section

SECTION 4: User information

This is a summary of the provisions of your annuity, but is not part of your contract or illustration, if provided.

Annuity description: Guaranteed Income Builder is a non-participating individual flexible premium deferred paid-up annuity contract that guarantees income payments that start at the income start date that is elected at issue and last as long as you live.

This is a summary of the provisions of your annuity, but is not part of your contract or illustration.

Income feature, a change of income start date feature, and an increasing income option feature. Guaranteed Income Builder does not have an account value available for withdrawal or for any other purposes.

The minimum initial purchase payment is $2,500 and minimum subsequent purchase payments are $500. The maximum total purchase payments without prior home office approval is $1,000,000. The latest subsequent purchase payment date is thirteen (13) months prior to the elected income start date.

<table>
<thead>
<tr>
<th>Form Element</th>
<th>Font/Size</th>
<th>Position</th>
<th>Punctuation</th>
</tr>
</thead>
<tbody>
<tr>
<td>For text-heavy sections, use the existing standards for fonts, font sizes, paragraph spacing, punctuation, and capitalization already detailed in this design guide.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

• Please note, due to our adoption of the Flowed Form Strategy, we no longer set text-heavy sections in 2 columns. There are no longer any special design considerations for text heavy sections. Just use the existing standards for fonts, font sizes, and paragraph spacing already detailed in this design guide.

• This page has been left here to alert users that the standards regarding text-heavy sections have changed.
# How to build a signature section

<table>
<thead>
<tr>
<th>Form Element</th>
<th>Font/Size</th>
<th>Position</th>
<th>Punctuation</th>
<th>Punctuation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section header</td>
<td>Arial Bold, 12/13</td>
<td>Left justified, 0.125” below section line</td>
<td>Sentence case</td>
<td></td>
</tr>
<tr>
<td>Field caption, flush left margin</td>
<td>Arial, 10/11, 0.375in height, 0.5pt stroke</td>
<td>Left justified, flush left margin: no indent</td>
<td>Sentence case</td>
<td></td>
</tr>
<tr>
<td>Field caption</td>
<td>Arial, 10/11, 0.375in height, 0.5pt stroke</td>
<td>Left justified, not flush left margin: 0.0394 indent</td>
<td>Sentence case</td>
<td></td>
</tr>
<tr>
<td>Field row</td>
<td>NA - design element</td>
<td>0.375” in height</td>
<td>NA - design element</td>
<td></td>
</tr>
<tr>
<td>Agreement language</td>
<td>Arial, 10/11</td>
<td>0.125” below section header</td>
<td>Sentence case</td>
<td></td>
</tr>
<tr>
<td>Sign Here image</td>
<td>0.5” width, 0.375” height</td>
<td>Left justified, flush left margin, same baseline as signature line, 0.1125” space between image and signature line</td>
<td>NA - design element</td>
<td></td>
</tr>
<tr>
<td>Signature box</td>
<td>3pt stroke, PMS 2193</td>
<td>0.125” below last line of previous section</td>
<td>NA - design element</td>
<td></td>
</tr>
</tbody>
</table>

- The signature section always ends the body of the form, and is followed by the “How to submit” section.
- Only the field rows in the signature section are placed in the full signature box (Owner signature, Owner name, Date signed, etc.). Any text before the signature fields (agreement, certification, etc.) remains outside the full box. Names of signers should take the normal First/Middle/Last 3 field format.
- If there are only signature field rows and no text, the section header should be placed in the box.

### Required components in the signature section:
- At least one signature line – leave enough horizontal room for the signature to be written by hand;
- Date signed – for every signature, remember to include helper text showing the date format (mm/dd/yyyy).
- These components should NOT be placed in the signature section:
- Data collection other than date and/or location signed, and names of signers (All information should be collected at this point.).
How to build a form admin section

SECTION 4: How to submit this form

Please send the first four pages of this form and any supporting documents to Group Disability by:

Mail:
PO Box 14590
Lexington, KY 40511-4590

Fax:
1-800-230-9531

Please write your patient’s claim number on any documents you send.

We’re here to help
Please don’t hesitate to contact us if you have any questions. You can reach us at XXX-XXX-XXXX, Monday through Friday, 8:00 a.m. to 11:00 p.m. Eastern time.

Submission instructions

- Instructions – explain how to submit the form (e.g., which pages to return);
- Methods – detail the various ways to submit the form (e.g., by mail);
- Help box – informs the user that help is available and how to get it (preferably by phone).

Submission methods

- Methods header – Arial Bold, 10/11
- Methods body – Arial, 10/11

Help box

- Help box header – Arial Bold, 11/12
- Help box body – Arial, 10/11

Call-out statement (optional)

- Call-out statement – top of exclamation point aligned with the methods headers

Form Element | Font/Size | Position | Punctuation
--- | --- | --- | ---
Instructions | Arial, 10/11 | Left Justified, 0.125” below section header | Sentence case
Methods header | Arial Bold, 10/11 | Left Justified, 0.0625” below instructions | Sentence case
Methods body | Arial, 10/11 | Left Justified | Sentence case
Help box | 6.375in width, 0.8” height, 0in top/bottom inset, 0.15” left/right inset, center aligned | Centered, 0.125” below last submission line | N/A - Text frame
Help box header | Arial Bold, 11/12 | Left Justified | Sentence case
Help box body | Arial, 10/11 | Left Justified, 0.0625” below help box header | Sentence case
Call-out statement (optional) | Arial, 10/11 | top of exclamation point aligned with the methods headers | Sentence case

• The form admin always ends the form.
• The form admin is NOT repeated.
• Call-out statements may be placed, but are NOT required, in the form admin.
• Required components in the form admin:
  - Instructions – explain how to submit the form (e.g., which pages to return);
  - Methods – detail the various ways to submit the form (e.g., by mail);
  - Help box – informs the user that help is available and how to get it (preferably by phone).
• These components should NOT be placed in or after the form admin:
  - Fields (All information should be collected and the form signed at this point.);
  - Disclosures, agreements, certifications, etc. (All relevant information should be available to the user BEFORE the signature section.).
## How to build a form footer

<table>
<thead>
<tr>
<th>Form Element</th>
<th>Font/Size</th>
<th>Position</th>
<th>Punctuation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barcode</td>
<td>3of9 font, 4.4&quot; width, 0.42&quot; height</td>
<td>Centered, rests on the bottom margin</td>
<td>NA - design element</td>
</tr>
<tr>
<td>Form number</td>
<td>Arial, 10/11, no paragraph spacing</td>
<td>Left justified, baseline sits 0.25&quot; below bottom margin</td>
<td>ALL CAPS</td>
</tr>
<tr>
<td>Edition date</td>
<td>Arial, 10/11, no paragraph spacing</td>
<td>One space after form number -OR- One space before insignia (see below)</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Pagination</td>
<td>Arial, 10/11, no paragraph spacing</td>
<td>Right justified, directly above insignia and directly below bottom margin</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Form creator insignia</td>
<td>Arial, 10/11, no paragraph spacing</td>
<td>Right justified, baseline sits 0.25&quot; below bottom margin</td>
<td>Special case - “Fs”</td>
</tr>
<tr>
<td>Flowed format indicator</td>
<td>Arial, 10/11, no paragraph spacing</td>
<td>Right justified, directly after insignia, baseline sits 0.25&quot; below bottom margin</td>
<td>Special case - “/f”</td>
</tr>
</tbody>
</table>

- **Form numbers should be:**
  - 15 characters or less; ALL CAPS; Only letters, numbers, dashes, or underscores (no spaces or special characters, such as commas or dollar signs).
  - Actual content of the form number is ultimately decided (and approved) by the form owner. When setting an existing form, use the supplied number on the form.

- **On customized forms:**
  - You should create form numbers that follow the rules above; and
  - Adjust the form number based on the name of the company or state/region for the customization. Abbreviate the company/region name down to 2 or 3 characters and append them to the end of the existing form number with a dash. For example, a beneficiary designation customized for IBM could have BENEDES-IBM as a form number.

- **Some forms have a secondary form number (i.e., a form number for the pack versus the standalone form). In these cases, the secondary number should be placed on the right, directly before the “Fs” insignia. If the form is filed and the edition date is also on the right, the secondary form number would come first, followed by the date, then the “Fs” insignia.**

- **Edition dates take the format:** (mm/yy).

- The Form creator insignia is a two letter identifier showing the group who created and currently maintains the form. On the sample above, the “Fs” represents Form Services, letting anyone viewing the form know that Form Services created the form. Of course, if another group assumes maintenance of the form, the “Fs” should be replaced with the appropriate two letter insignia representing the new group. You can find a list of the correct insignia letters to use for each MetLife LOB on page 21 of this guide.

- The Flowed format indicator (“/f”) is used to indicate that a form has been created in Adobe LiveCycle in the flowed format. For more information on what this means, see the “Information: flowed form strategy” section on page 22 of this guide.

- If the form is filed, for example, with a regulatory agency, the edition date should move to the right one space before the “Fs” insignia. It is the responsibility of the business group which owns the form to make it known that the form is filed.

- The form number, edition date, creator insignia, and pagination should all rest below the bottom 0.75” margin. The number, date, and insignia would all sit 0.5” from the bottom of the page, and the pagination would sit directly above the insignia on the right.

- If a form has two copies, one for Applicant and one for Company, each version should be labeled in the footer with “Applicant Copy” and “Company Copy” respectively. The label would be placed on the right, directly before the “Fs” insignia. If there is a date or secondary form number already next to the insignia, then the label would be placed flush right, directly above the pagination.

- If a static barcode is used, it should be placed in the same place in the footer on every page. When possible, barcodes should be horizontally centered at the bottom of the page. The barcode should be placed vertically between 0.5” and 1” from the bottom of the page. Be sure that the lines in the barcode do not cover the form number and edition date on the left nor the pagination and insignia on the right. You may have to “send to back,” so the barcode is on the bottom layer in whatever program you are using. A barcode will necessitate losing some real estate at the bottom of the form, as it intrudes 0.25in past the bottom margin into the form area. If you are using LiveCycle, the barcode settings should be:
  - Data Length - 25 (pages 1-9) or 26 (pages 10+);
  - Checksum - None;
  - Wide Narrow Ratio - 3.0;
  - Location - Below.
What about sections not covered in this document?

This document explains how to build very basic sections in a form (e.g., form header). However, it is very likely that if you are creating a form, you will need to build a section not covered here, such as a beneficiary designation section. In these cases, you should remember the high-level basic design rules that always apply when working on MetLife forms. You can also use the following as a general checklist when designing forms:

Basic design checklist

- **Form margins:**
  - Left - 0.875” (0.88” should be used when 3 decimal places is not possible, such as in Microsoft Word.)
  - Right - 0.75”
  - Top - 0.75”
  - Bottom - 0.75”
  
  *Please note, certain print locations use older binding technologies, and as a result they require a full 1” margin on the left and right sides. In these instances, the business will alert you to this need in advance of any design work.*

- **Form fonts:**
  - Main body font: Arial, 10pt
  - Secondary body font (footnotes, parenthetical statements, small helper notes): Georgia italic, 10pt
  - Form title: Arial Bold, 14pt
  - Form section headers: Arial Bold, 12pt
  - Form subsection headers: Arial Bold, 11pt

- **Form spacing:**
  - Body text line spacing: 11pt
  - Secondary body text line spacing: 11pt
  - Paragraph spacing: 2pt (0.0278in)
  - Section header spacing (space between header rule and the last line of the previous section): 0.125in (0.13 with 2 decimal places)
  - Bullet spacing: 0.1875” indent between bullet and text (0.19 with 2 decimal places)

- **Form colors:**
  - Main color (blue): PMS 2193; RGB numbers – R:0 / G:144 / B:218; CMYK numbers – C:89 / M:18 / Y:0 / K:0; Hexadecimal number – #0090DA

- **Form content:**
  - When setting an existing form with these standards, be sure to check that all the content was carried over.
  - Also check that section/page references within the form are still accurate, as the flow of the form may change.
  - If specific changes are also requested on the form, be sure they are made after the form is set in these standards.

- **MetLife logo:**
  - Sits against right margin and rests directly above top margin on 1st page.
  - Must have white (clear) space on all sides equal to the height of the “M” in the logo.
What design elements in this guide may not be changed?

It is understood that there may be times when, for various reasons (e.g., printing costs), it may be necessary to change certain design elements on forms to ensure they do not exceed a given page count. With this in mind, the usage rules found in this guide for the following elements may **not** be changed. All other elements in the guide may be adjusted as needed.

**Design Elements - Do Not Change**

- **Form margins:**
  - Left - 0.875” (*0.88” should be used when 3 decimal places is not possible, such as in Microsoft Word.*)
  - Right - 0.75”
  - Top - must not exceed a 0.25” minimum
  - Bottom - must not exceed a 0.25” minimum

- **Form fonts:**
  - Main body font: Arial, 10pt
  - Secondary body font (*footnotes, parenthetical statements, small helper notes*): Georgia italic, 10pt
  - Form title: Arial Bold, 14pt
  - Form section headers: Arial Bold, 12pt
  - Form subsection headers: Arial Bold, 11pt

- **MetLife logo:**
  - The MetLife logo should be 0.25in in height.
  - White (*clear*) space around the logo: however high the letter “M” in the logo itself measures, this is the minimum amount of space that must remain clear of content around the logo.

- **Barcodes:**
  - Do not adjust the size of barcodes. They must conform to the specs provided.
Appendix

The following pages explain form design rules in much greater detail than the first 15 pages. It is important to keep in mind that the information in this appendix is not needed to create MetLife forms in the basic modernization style, and is only included for the benefit of those with more experience as graphic designers.
Standards and Guidelines for creating forms

Dimensional Cheat Sheet

**LOB:** Arial, 10 pt
Flush left, sits directly above top margin

0.25 in

0.25 in

0.25 in

0.0278 in before paragraph

**Things to know before you begin**

- You will need the policy number, bank account number, and bank account routing number to complete this form.

**SECTION 1: User information** *(Please print.)*

<table>
<thead>
<tr>
<th>First name</th>
<th>Middle name</th>
<th>Last name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address</td>
<td>City</td>
<td>State</td>
</tr>
</tbody>
</table>

**SECTION 2: Choose what you want to do**

- [ ] Start a new electronic payment plan
- [ ] Change the bank account for your existing electronic payment plan

**SECTION 3: Change your policy**

**Policy number(s)** *(Check products that apply to each number.)*

| Auto | Boat | Home | Liability protection | Vehicle |

**SECTION 4: Authorization agreement & signatures**

This authorization will remain in effect for each policy until the payment plan is cancelled.

**Sign Here**

Owner signature

Date (mm/dd/yyyy)

**SECTION 5: How to submit this form**

Return this form to Auto & Home by:

- Mail: P. O. Box 48020
- Dayton, OH 45475-0020

- Fax: 1-XXX-XXX-XXXX

**We're here to help**

Please don’t hesitate to contact us if you have any questions. You can reach us at XXX-XXX-XXXX, Monday through Friday, 8:00 a.m. to 11:00 p.m. Eastern time.

**Form number & edition date:**

FORM-NUM-LOB (XXX/XX) Fs/f

**Page 1 of 1**

**Form title:** Arial Bold, 14 pt

**Form purpose:** Arial, 10 pt

**Legal company names:**

- Arial, 10 pt

**Things to know Header:** Arial, 10 pt

**Call-out statement:** Arial, 10 pt.

Rests on same baseline as the "Things you need to know" section

**0.35 in height, 0.5 pt stroke**

**Indent:** 0.0394 in

**Section header rule:** 3 pt, PMS 2193, width of page margins

**0.375 in height, 0.5 pt stroke**

**Indent:** 0.0394 in

**0.25 in height, 0.5 pt stroke**

**Indent:** 0.0394 in

**0.35 in height, 0.5 pt stroke**

**Indent:** 0.0394 in

**0.5 in height, 0.5 pt stroke**

**Indent:** 0.0394 in

**Title:** Arial, 10 pt

**Instructions:** Georgia Italic, 10 pt

**Form number & edition date:** Arial 10 pt

**Page 1 of 1**

**Form creator insignia & Flowed form indicator:** Arial, 10 pt, right justified

**Paper size:** 8.5 in x 11 in

**Margins:** Right, Top, Bottom - 0.75 in

**Methods header:** Arial Bold, 10 pt

**Methods body:** Arial, 10 pt

**Help box:** 6.375 in width, 0 in inset, center aligned

**Pagination:** Arial, 10 pt, right justified

**Title:** Arial 10 pt

**Instructions:** Georgia Italic, 10 pt

**Form number & edition date:** Arial 10 pt
## Dimensional Cheat Sheet - Group Benefit Summaries for Word documents (not necessarily EMC)

**Please note, this cheat sheet applies only to Group Benefit Summaries. The cheat sheet on page 17 should be used for all other forms.**

### Basic Term Life / AD&D

Metropolitan Life Insurance Company

<table>
<thead>
<tr>
<th>Type of Policy</th>
<th>Coverage Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Life: provides a benefit</td>
<td>X Basic Annual Earnings</td>
</tr>
<tr>
<td>in the event of death</td>
<td></td>
</tr>
<tr>
<td>Plan Maximum</td>
<td>$</td>
</tr>
<tr>
<td>Non-Medical Maximum</td>
<td>$</td>
</tr>
<tr>
<td>Age Reduction Formula</td>
<td>35% at Age 65, 50% at Age 70</td>
</tr>
<tr>
<td>Employee Contributions Basic Life</td>
<td>%</td>
</tr>
</tbody>
</table>

**Term Life Features:**

- Continuation of Life Insurance while totally disabled as defined by the Group Policy
- Accelerated Benefits Option

**What is Not Covered?**

Like most insurance plans, this plan has exclusions. In addition, a reduction schedule may apply. Please see your benefits administrator or certificate for specific details.

Life coverages are provided under a group insurance policy (Policy Form GPNP99 or G2130-S) issued to your employer by MetLife. Life coverages under your employer's plan terminate when your employment ceases, when your Life contributions cease, or upon termination of the group insurance policy. Should your life insurance coverage terminate, for reasons other non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability. This summary provides for an overview of your plan's benefits. (These benefits are subject to the terms and conditions of the contract between MetLife and your employer.)

1 Features may vary depending on jurisdiction.

2 Total disability or totally disabled means your inability to do your job and any other job for which you may be fit by education, training or experience, due to injury or sickness. Please note that this benefit is only available after you have participated in the Basic/Supplemental Term Life Plan for 1 year and it is only available to the employee.
# Complete list of all form elements

<table>
<thead>
<tr>
<th>Form Element</th>
<th>Font/Size</th>
<th>Position</th>
<th>Punctuation</th>
</tr>
</thead>
<tbody>
<tr>
<td>LOB</td>
<td>Arial, 10/11</td>
<td>Flush left, sits directly above top margin</td>
<td>Title case</td>
</tr>
<tr>
<td>MetLife logo</td>
<td>0.25in height, white (clear) space equal to height of “M” in logo</td>
<td>Flush right, sits directly above top margin (same baseline as LOB)</td>
<td>NA - image</td>
</tr>
<tr>
<td>Form title</td>
<td>Arial Bold, 14/16</td>
<td>0.25&quot; below Form Title</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Form purpose</td>
<td>Arial, 10/11</td>
<td>0.125&quot; below Form Purpose</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Legal company name(s)</td>
<td>Arial, 10/11</td>
<td>0.25&quot; below Legal Company Name(s)</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Things to know (header)</td>
<td>Arial Bold, 11/11</td>
<td>0.25&quot; below Legal Company Name(s)</td>
<td>Title case</td>
</tr>
<tr>
<td>Things to know (bullets)</td>
<td>Arial, 10/11</td>
<td>0.1875&quot; indent after bullet, 2pt (0.0278in) before paragraph spacing</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Call-out statement (optional)</td>
<td>Arial, 10/11, 0.0625&quot; spacing between icon and text</td>
<td>rests on same baseline as the “Things you need to know” section</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Section header rule</td>
<td>3pt stroke, PMS 2193, width of page margins</td>
<td>0.125&quot; below last line of content of previous section</td>
<td>NA - design element</td>
</tr>
<tr>
<td>Section header text</td>
<td>Arial Bold, 12/13</td>
<td>Left justified, 0.0625&quot; below section header rule</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Subsection header text, no rule</td>
<td>Arial Bold, 11/12</td>
<td>Left justified, 0.125&quot; below last line of previous section</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Subsection header text, with rule</td>
<td>Arial Bold, 11/12</td>
<td>Left justified, 0.0625&quot; below subsection header rule</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Field caption, flush left margin</td>
<td>Arial, 10/11, 0.35in height, 0.5pt stroke</td>
<td>Left justified, flush left margin: 0.0394 indent</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Field caption</td>
<td>Arial, 10/11</td>
<td>Left justified, not flush left margin: no indent</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Space between field rows</td>
<td>0.075in height</td>
<td>Separates rows of fields</td>
<td>NA - design element</td>
</tr>
<tr>
<td>Field row</td>
<td>NA - design element</td>
<td>0.35&quot; in height, except: address – 0.5&quot; height, and signatures – 0.375&quot; height</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Field caption, flush left margin</td>
<td>Arial, 10/11, 0.35in height, 0.5pt stroke</td>
<td>Left justified, flush left margin: 0.0394 indent</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Field caption</td>
<td>Arial, 10/11</td>
<td>Left justified, not flush left margin: no indent</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Total = 100%</td>
<td>Arial Bold, 11/12</td>
<td>Directly below last beneficiary questions, “%” centered under vertical line</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Check image</td>
<td>Should not be larger than half the page width</td>
<td>Flush right, same baseline as the last horizontal line of bank information</td>
<td>NA - image</td>
</tr>
<tr>
<td>Agreement language</td>
<td>Arial, 10/11</td>
<td>0.125&quot; below section header</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Signature box</td>
<td>3pt stroke, PMS 2193</td>
<td>0.125&quot; below last line of previous section</td>
<td>NA - design element</td>
</tr>
<tr>
<td>Help box</td>
<td>6.375in width, 0.8” height, 0.15” left/right inset, center aligned</td>
<td>Centered, 0.125” below last submission line</td>
<td>N/A - Text frame</td>
</tr>
<tr>
<td>Help box header</td>
<td>Arial Bold, 11/11</td>
<td>Left Justified</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Help box body</td>
<td>Arial, 10/11</td>
<td>Left Justified, 0.0625&quot; below help box header</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Barcode</td>
<td>3of9 font, 4.4” width, 0.42” height</td>
<td>Centered, rests on the bottom margin</td>
<td>NA - design element</td>
</tr>
<tr>
<td>Form number</td>
<td>Arial, 10/11, no paragraph spacing</td>
<td>Left justified, baseline sits 0.25&quot; below bottom margin</td>
<td>ALL CAPS</td>
</tr>
<tr>
<td>Edition date</td>
<td>Arial, 10/11, no paragraph spacing</td>
<td>One space after form number -OR- One space before insignia (see below)</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Pagination</td>
<td>Arial, 10/11, no paragraph spacing</td>
<td>Right justified, directly above insignia and directly below bottom margin</td>
<td>Sentence case</td>
</tr>
<tr>
<td>Form creator insignia</td>
<td>Arial, 10/11, no paragraph spacing</td>
<td>Right justified, baseline sits 0.25&quot; below bottom margin</td>
<td>Special case - “Fs”</td>
</tr>
<tr>
<td>Flowed format indicator</td>
<td>Arial, 10/11, no paragraph spacing</td>
<td>Right justified, directly after creator insignia, baseline sits 0.25&quot; below bottom margin</td>
<td>Special case - “f”</td>
</tr>
</tbody>
</table>
Information: golden rules

Rules for setting up forms:

• Ideally, a form should perform one task. Where multiple tasks are required on a form, keep in mind the 80/20 rule, meaning if 80% of the users of the form are expected to choose a certain path, consider moving the other options to a new form to avoid confusing users with these added options. This is especially important when the added options are more complex.

• Showstopper questions (e.g., If Yes, you cannot use this form.) should be placed as close to the beginning of the form as possible, to avoid wasting the user’s time.

• The signature(s) should end the body of the form. Only the submission instructions and help box should follow. Any important help, instructions, fraud notices, agreement language, certification text, disclosures, etc., should be placed BEFORE the signature section. The user must be shown all relevant information before being asked to sign the form.

Information: form vs. application

Rules for header areas on forms have already been addressed on the “How to build a form header section” page. An application is set up almost identically to a form, with the following differences:

• On an application, “Things to know before you begin” is moved down and separated by a full section rule.

• On the right side, an “Information we need” section lists things that MetLife needs from the user.

• Any special information or call-out statements would remain in the original header area, above the “Things to know before you begin” section.

• Note that applications for insurance are filed forms and language/formatting in such forms must be reviewed by Contracts Bureau.

This is an example of a form header section:

This is an example of an application header section:
Information: Important Rules Applied to all Forms

Form Services checks all MetLife forms submitted to us for the following criteria. There are no exceptions to these rules.

- **Copyright Notices**
  - **Effective Date:** 1/1/2018
  - **Changes:** If a MetLife form displays a copyright, it must be changed to the following format - "© [current year] MetLife Services and Solutions, LLC" or "© [current year] MSS" (The entire entity name must be used if possible; however, when there are space constraints, the acronym may be used.) Please note, this does not apply to non-MetLife/MetLife legal entity copyrights.

- **Peanuts References**
  - **Effective Date:** Immediately
  - **Changes:** If a MetLife form displays a reference to Peanuts, it must be removed. This includes Peanuts, PEANUTS Worldwide, LLC, PNTS, UFS, and United Features Syndicate.

- **Allowable Legal Entities**
  - **Effective Date:** Immediately
  - **Changes:**
    - The legal entity on a MetLife form must be on the approved list, otherwise it will be removed.
    - If a MetLife form does not display a legal entity, one must be added from the approved list. The business partner will be consulted for which legal entity to place on the form.
    - The current allowable legal entities to list on a MetLife form are (variations of them may be used):

- **Legal Entity Placement**
  - **Effective Date:** Immediately
  - **Changes:** The legal entity on a MetLife form must be placed on the first page of the form, separately from the return address.

- **Pay-to Instructions**
  - **Effective Date:** Immediately
  - **Changes:** If a MetLife form displays pay-to instructions, they must specify payment to the legal entity (not the marketing name).

All forms not compliant with the above will need to be changed before they can surface on eForms or a third-party site.
Information: help/instructions

Rules for helper and instructional text:

• If the text applies to the whole form, it should be included either in the “Things you need to know before you begin” section or as a call-out statement in the form header (e.g., If you do not complete this form, your policy will be cancelled).

• If an additional page is needed for extensive instructions, it should be on a separate page following the form. It would be standard width with a Section # and rule.

• If the text applies directly to a specific section of the form, it should be a included either as a bullet point under that section’s header or as a call-out statement in the section (e.g., If you do not choose a beneficiary, current choices will not change).

• If the text applies directly to a specific area or element of the form, it should be included in that area by the most relevant text (e.g., Choose your coverage, You may choose only one).

• Date fields represent a special case; all date fields should have help text right after the field caption. This text should show the user how to complete the date field (see below).

  Date of birth (mm/dd/yyyy)

Information: optional sections

Rules for optional sections:

• Optional sections or subsections should be labeled in the header text with “OPTION” replacing “SECTION” to alert the user to the optional nature of that content. Completion may depend on external factors (e.g., a Joint Annuitant section would only be completed if there is actually a Joint Annuitant) or simply the discretion of the user (e.g., if they wish to enroll in a voluntary program such as eDelivery). This should be made clear to the user, along with any relevant information to assist their decision.

• A group of consecutive optional sections or subsections may be labeled (e.g., OPTION A, OPTION B), or the user may be instructed to choose from the options which follow. This second choice of set-up should be used only if the choices all fit on the same page, and the “OPTION” headers should then be called out with a pointing triangle (see below).

  ► OPTION 1: Package Policies
Information: field definitions
Form Services has begun setting standards for data collection on forms. We have worked with various lines of business to come up with maximum character counts that will take their electronic systems into account. Setting these limits on characters will allow the forms to work electronically with the different systems. Currently, we have created definitions for the following 14 generic fields:

- First Name
- Middle Name
- Last Name
- Phone number
- Social Security number/Tax ID number
- Street
- City
- State
- ZIP
- Date
- Policy number
- Checkboxes
- Percent Fields
- Monetary Fields

- It is important to note these fields represent a much larger number, regarding the definitions. They are generic, but they include more specific versions of each. So for example, First name will have a definition for character count, which will apply to Proposed Insured first name, Joint Owner first name, Beneficiary first name, and so on. And Date will apply to Date of birth, Date of trust, etc.

- These definitions apply regardless of how the fields may be referenced on a form. For example, we call it Social Security number, but any given form may display it as “SSN” or “Social Security #” or something else. The definition we put out there as a standard for it will still apply.

- Form Services has created a document that explains the fields in detail and contains functional electronic versions of the fields to illustrate the various aspects of the definitions (length, maximum characters, etc.). The latest version of this document can be accessed on the following link: https://eforms.metlife.com/wcm8/OIDAction.do?OID=52978

Information: flowed form strategy
Form Services uses Adobe LiveCycle in conjunction with Adobe form fragments to create forms. However, to successfully maximize the capabilities of these technologies, forms must be able to flow dynamically when fragments are revised. To accomplish this, Form Services has developed a Flowed Form Strategy SOP. This LiveCycle design strategy enables each form to flow properly and automatically adjust its length based on the size of the fragments.

- The latest version of this document can be accessed on the following link: https://eforms.metlife.com/wcm8/OIDAction.do?OID=56157

Information: form fragments
Form Services has begun creating reusable content, pieces of forms called fragments. Reusing these fragments in all of the forms we modernize, regardless of LOB, ensures consistency and enables us to simultaneously update identical sections of content across multiple forms, for quick and efficient forms management.

- In an effort to make it easier for designers and SMEs, Form Services has created a document that shows each fragment and the LOB to which it belongs. The latest version of this document can be accessed on the following link: https://eforms.metlife.com/wcm8/OIDAction.do?OID=52942
Information: form creator insignia

Form Services has developed a standard for showing which LOB or group within MetLife currently maintains (makes content, layout, or functionality changes to) each form. The Form Creator Insignia should be placed on every form in the footer area – this two letter designation corresponds to the group that maintains a form. The full list of MetLife groups and their corresponding insignia are below.

AD – Administrative
BF – Corporate Benefit funding
CB – Contract Bureau
CC – Call Center
CI – Critical Illness
DI – Disability
DN – Dental
FP – Financial Planning
FS – Form Services
LC – Long-term care
LI – Life
MS – MetLife Security
UD – US Direct

Please note, if you do not see your group mentioned above, contact Form Services and we will create a new two letter insignia for you and add it to the list.

Information: call-out statements – exclamatory

Rules for exclamatory call-out statements:
• Use for issues that create pain points for the business, or to alert the user of important information related to the completion or processing of the form.
• Place in the most relevant place on the form;

This is an example of an exclamatory call-out statement:

⚠ Please mail or fax entire form to avoid delays.

Information: call-out statements – informational

Rules for informational call-out statements:
• Use to offer information about the form, or its completion, to the user. This would be information that is important enough to call out, but it would not affect the processing of the form if ignored.
• Place in the most relevant place on the form;

This is an example of an informational call-out statement:

ℹ Please keep a copy for your records.
Information: call-out statements – digital (If Available and Applicable)

Rules for digital call-out statements:
• Use to alert the user that a task can be completed online;
• Place in the most relevant place on the form:
  - If a specific section may be completed online, the call-out should be placed at the beginning of that section;
  - If the entire form can be completed online, the call-out should be placed in the form header;
  - If the form can be submitted electronically, the call-out should be placed in the “How to submit this form” section.

This is an example of a digital call-out statement:

🔗 You can sign up online by visiting metlife.com.

Information: call-out statements – monetary

Rules for monetary call-out statements:
• Use to inform the user about money-related issues (this includes money-saving opportunities as well as money-losing risks);
• Place in the most relevant place on the form.

This is an example of a digital call-out statement:

💰 You can save money by enrolling in our Cost-Savers Program.

Information: checkbox options

Rules for checkboxes:
• If choices are obvious, no help is needed (e.g., Yes/No boxes);
• If choices are NOT obvious, instructions must explain whether the choices are inclusive or exclusive. Exclusive means when one box is selected, the others are not.

This is an example of inclusive checkbox options:  
(Choose all that apply.)  □ walking  □ running  □ sitting  □ standing

This is an example of exclusive checkbox options:  
(Choose only one.)  □ walking  □ running  □ sitting  □ standing

Design: spacing

0.25in:
• Form title - separated from LOB above;
• Company names - separated from form title
• Things to know before you begin - separated from company names

0.125in:
• Section header rule - separated from the last line of the section above;
• Subsection headers (including “Things you need to know before you begin” and the “We’re here to help” box).
Design: spacing (continued)

Other spacing options:

- Fields: Basic – 0.35in height; Address – 0.5in height; Signature – 0.375in height
- Rows separating fields - 0.075in height.

0.0625in:
- Section header text - separated from the section header rule above it;

Design: lines

3pt stroke (thickness):
- Section header rules;
- Signature section boxes.

1pt stroke (thickness):
- Subsection header rules;
- Last horizontal separator line of repeated tables of fields.

0.5pt stroke (thickness):
- All table lines except the last row on repeated tables.
Design: color

**PMS 2193 (blue):**
- Section/Subsection header rules;
- Call-out statement icons;
- “Sign Here” image;
- Electronic PDF field values (*user entered data)*;
- RGB numbers – R:0 / G:144 / B:218;
- CMYK numbers – C:89 / M:18 / Y:0 / K:0;
- Hexadecimal number – #0090DA.

**Black (100%):**
- All static text on form;
- Barcodes;
- Replaces PMS 2193 when color cannot be used.
  Valid reasons include back-end system limitations and prohibitive print costs.

The following are all the elements and images on MetLife forms using PMS 2193 (*not including external company logos placed on customized versions of existing MetLife forms*).

![Design elements](image)

The following are all the elements and images on MetLife forms using 100% black (*not including external company logos placed on customized versions of existing MetLife forms*).

![Design elements](image)
Design: fonts

**Arial:**
- Body;
- All headers;
- Bulleted text;
- Footer.

**Georgia Italic:**
- Parenthetical text;
- Notes to main body text;
- Footnotes.

For purposes of readability, font sizes should not be set below 10pt. The rules regarding when to use particular font families, sizes, weights, leadings, etc., are detailed in the various section template entries, and also on the “Complete list of all form elements” on page 18.

Design: images – types

**Rules for image types:**
- The type of image to use is a function of the software being used. For example, Adobe LiveCycle and MS Word are RGB-based software, which require that images are saved in the RGB format.
- Please note, regardless of the software being used, it is important to **NOT** place images on forms in the PNG format. There is an issue with masking on PDFs when the Documaker system attempts to display PNG images.

Design: images – “Sign Here” image

**Rules for the “Sign Here” image:**
- The “Sign Here” image should start each row in the signature section that contains an actual signature field.
- The Sign Here" image should be 0.375in in height and 0.5” in width.

This is the correct “Sign Here” image:
Design: images – MetLife logo

Rules for the MetLife logo:
• The MetLife logo should be either the CMYK or RGB version, based on the software you are using.
• The MetLife logo should be 0.25in in height.
• The specific rules for placement of the logo are covered in “How to build a form header section” on page 6 and also on the Dimensional Cheat Sheet on page 17.
• The rule for white (clear) space around the logo is based on the height of the letter “M” in the logo itself. However high the “M” measures, this is the minimum amount of space that must remain clear of content around the logo.

This is the correct MetLife logo:

![MetLife logo]

Design: images – CoBranding

Rules for external company logo placement:
• If needed to customize an existing MetLife generic template, the logo for an external company should:
  - be sized at the same width as the MetLife logo, with proportional height;
  - be placed below the MetLife logo, caring for the required white (clear) space around the MetLife logo;
  - be placed flush against the right margin.
• Remember, existing marketing hub rules for the MetLife logo should be maintained.

This is correct cobranding:

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**MetLife LOB**

**This is the sample form title**
The form purpose statement explains when to use the form.
Metropolitan Life Insurance Company
Economy Premier Assurance Company

**Things to know before you begin**
• You will need the policy number (found in your billing statement or policy package), bank account number, and bank account routing number to complete this form.
• This is a second bullet statement in this section.

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You MUST complete this entire form and sign or your request will be delayed.
Standards and Guidelines for creating forms

Design: images – call-out icons

Rules for call-out images:

• The specific rules for when and how to use the three types of call-out statements are detailed in other entries in this chapter. Each type of call-out has its own entry.

• Regarding the call-out icons (exclamation point, arrow, dollar sign, and information “i”), they should be placed one (typed character’s) space in front of the first word of the call-out text. The center of the icon should align vertically with the center of the first line of text.

⚠️ Please mail or fax entire form to avoid delays.

💰 You can save money by enrolling in our Cost-Savers Program.

🔧 You can sign up online by visiting metlife.com.

ℹ️ Please keep a copy for your records.

Design: images – scissors

Rules for scissor image and dash line:

• Placed on forms to indicate where to cut or remove part of the document the Scissor image with a dashed line going across the form should be used.

Design: images – check

Rules for check images:

• On forms involving banks or banking institutions, the user may need to supply their bank account and routing number. An image of a check is used to demonstrate to the user where they can locate these numbers.

• The check image should be placed in the section that requests account information, as close to the questions as possible.

• The check image is available upon request.
Design: checkbox options

Rules for checkboxes:

- Single short question – Checkboxes should be placed directly after the question on the same line;
- Single long question – Checkboxes should be placed on the next line directly under the question, left justified;
- Multiple short questions – Checkboxes should be vertically aligned, placed directly after the longest question;
- Multiple long questions – Checkboxes should be placed against the right margin, vertically aligned, resting on the same line as the last line of the question;
- Special cases – Use best judgment;
- Multiple checkbox options – Place as many checkbox options as will fit on one line with appropriate separation between each one; whenever possible, checkbox options should also align vertically.
- Spacing – 2pt (0.0278in) before paragraph spacing; includes vertical spacing between checkbox options and also between text above and checkbox options below (all examples below conform to this spacing).

This is an example of a single short question:
Did you apply for insurance in the past year? □ Yes □ No

This is an example of a single long question:
Did you or a family member apply for whole life, variable life, or universal life insurance in the past year? □ Yes □ No

This is an example of multiple short questions:
Did you apply for whole life insurance? □ Yes □ No
Did you apply for variable life insurance? □ Yes □ No
Did you apply for universal life insurance? □ Yes □ No

This is an example of multiple long questions:
Did you or any friend or family member apply for whole life insurance in the past year? □ Yes □ No
Did you or any friend or family member apply for variable life insurance in the past year? □ Yes □ No
Did you or any friend or family member apply for universal life insurance in the past year? □ Yes □ No

This is an example of a special case:
Did you apply for insurance?
□ Yes □ No
Check one
□ Whole life insurance
□ Variable life insurance
□ Universal life insurance

□ No □ Yes □ No
Check one
□ I will apply for insurance in the next year
□ I will not apply for insurance in the next year

This is an example of multiple checkbox options:
Please choose all that apply.
□ Option 1 □ Option 2 □ Option 3 □ Option 4 □ Option 5
□ Option 6 □ Option 7 □ Option 8 □ Option 9 □ Option 10
Long-Term Care Insurance

A long-term care insurance policy may pay most of the costs for your care in a nursing home. Many policies also pay for care at home or other community settings. Since policies can vary in coverage, you should read this policy thoroughly and make sure you understand what it covers before you purchase.

- You should not purchase this policy unless you can afford to pay the premiums every year. Remember that the company may increase premiums in the future.
- The personal worksheet includes questions designed to help you and the company determine whether this policy is suitable for your needs.

Medicare

Medicare is not designed to pay for long-term care.

Medicaid

Medicaid will generally pay for long-term care services if you have very little income and few assets. If you are now eligible for Medicaid, you should not purchase this policy.

- Many people become eligible for Medicaid after they have exhausted their own financial resources paying for long-term care services.
- When Medicaid pays your spouse’s nursing home bills, you are allowed to keep your house and furniture, a living allowance, and some of your joint assets.
- Your choice of long-term care services may be limited if you are receiving Medicaid. To learn more about Medicaid, contact your local or state Medicaid agency.