

Fw: Dental Plan

James [REDACTED] to: [REDACTED], Rebecca [REDACTED], [REDACTED] [REDACTED]
Brandon Rowell

10/29/2007 09:21 AM

Great news here... Not the typical game plan for getting a group to move to Fully Insured, but whatever it takes! John - thanks for your help on this. The 7% caps made this go.

Additionally, Brandon did a great job of setting the data up with me and positioning it to me as to how to sell it and with a few suggestions we decided what elements were important and which were not to the buyers. This really helped the consultants cut to the chase and determine that we were making a good and fair offering and they conveyed this to their clients. Brandon has done a very nice job in putting forth the effort to understand what goes into our pricing and thus how to best position that against competition and ASO.

It changes this from a \$40,000 ASO sale for 1/1 to about \$500,000.

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This note sent via laptop.

----- Forwarded by James M [REDACTED] on 10/29/2007 09:16 AM -----

Brandon
Rowell/Ins/MetLife/US
10/29/2007 08:00 AM

To "James [REDACTED] [REDACTED], "Tracey
[REDACTED] [REDACTED] [REDACTED]"
[REDACTED] [REDACTED] [REDACTED]"
[REDACTED] [REDACTED] [REDACTED]"
[REDACTED]

cc

Subject Fw: Dental Plan

Good morning,

I hope everyone had a nice relaxing weekend. I am sure everybody (including myself) was hoping to ease into the work week, but alas, The Ohio Turnpile has made a decision.

They will proceed with the fully insured offering. With Open Enrollment starting Thursday, I realize that this extremely short notice. I'm sure that the delay had everything to do with the fact that they had to re-propose this offering to their committee for approval. Being a public entity already facing some political scrutiny, this takes time.

As soon as I get to the office, I will be submitting a new Sales Alert. I know that this situation is less (a lot less) than

ideal. I will do whatever I can on my side to make this installation as easy and quick as possible.

If you need anything specific from me, please let me know.

Brandon Rowell

Registered Representative

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This e-mail was sent wirelessly via my blackberry.


