

MetEdge

Reinsurance Program Can Mean a Better Offer for Your Client



MetLife

Get Improved Ratings on Some Table B and C Offers

MetEdge is a facultative reinsurance program designed to get you the **best possible rating** for insureds on some Table B and C offers. **MetEdge** is available to those insureds aged 18 to 70 for life insurance products with a face amount of up to \$10 million.¹ **MetEdge** can be used for all individual permanent and term life products, including survivorship life.

MetEdge At a Glance

- We've improved offers on nearly 10,000 cases!²
- Since June 2006, more than \$4 billion in face amount has been issued using MetEdge!²
- Almost all of these cases were improved to **Standard**
- **Term insurance and Survivorship Life are eligible for MetEdge!**
- Great for insureds initially offered Table B or C because of weight
- Eligible cases automatically considered (You don't have to do a thing!)
- Your underwriter will let you know if **MetEdge** was used to improve the offer

Here's How It Works

1. Eligible cases rated Table B or C, with only one or two selected impairments,³ are **automatically** sent to the participating reinsurer.
2. The reinsurer will evaluate the application to see if the offer can be improved.
3. A decision is usually made within two hours of the time the case is sent to the reinsurer!
4. If the reinsurer agrees to the better rating, your **client wins**.
5. If the reinsurer cannot improve the rating, **your client still wins** because the original MetLife offer remains on the table.

Do You Have an Applicant Like This?

Since **MetEdge** began in June 2006, we've had nearly 10,000 success stories. Here are a few:

- A 46-year-old male smoker with cholesterol of 260, a cholesterol /HDL ratio of 7.2, glucose 140, fructosamine 2.0, A1C, 6.8. Initially rated Table C smoker, **MetEdge** secured an offer Standard smoker on a \$150,000 term policy.
- A 39-year-old man had blood pressure readings of 145/102, 147/100 and 143/100. **MetEdge** got him an improved offer from Table C to Standard for a \$300,000 term policy.
- A 51-year-old female, 5 feet 5 inches tall and weighed 232 pounds, has been diabetic for 10 years. She had a glucose of 140 and A1C of 6.9. An offer of Table C on a \$100,000 term policy was increased to Standard using **MetEdge**.
- A 56-year-old male had an elevated creatinine level of 1.5. **MetEdge** got him an increase from Table C to Standard on a \$250,000 term policy.
- A 37-year-old woman had a history of motor vehicle violations. She was rated Standard with a \$3.50 per \$1,000 flat extra on a \$500,000 term policy. **MetEdge** got her a Standard offer without the flat extras.
- A 35-year-old male was 5 feet 8 inches tall and weighed 250 pounds. **MetEdge** got him from Table B to Standard for a \$1.5 million term policy.

1. Amounts above \$10 million are eligible for auto-binding at the original table rating.

2. As of August 31, 2011

3. These impairments are eligible for consideration under the MetEdge program:

Abnormal blood sugar, Abnormal triglyceride, Albumin, globulin A/C ratio, Blood pressure, Body Mass Index (BMI), Build, BUN, Cholesterol/HDL, Creatinine, EKG, Foreign travel/foreign nationals, Liver function tests, Motor vehicle violations, PSAs, Proteinuria, Scuba diving, Sleep apnea, Type II diabetes

Life insurance products are issued by MetLife Investors USA Insurance Company, Irvine, CA 92614, Metropolitan Life Insurance Company, New York, NY 10166, and in New York only by First MetLife Investors Insurance Company, New York, NY 10166. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. Variable products are distributed by MetLife Investors Distribution Company, Irvine, CA 92614. All are MetLife companies. September 2011

Life Insurance Products:

- Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
- Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

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