MetEdge

When Rated Won't Get the Case Placed

MetLife

Get Improved Ratings on Some Table B and C Offers

Placing a rated case can be a challenge. MetEdge can help you meet that challenge. MetEdge is a facultative reinsurance program designed to deliver the ***best possible rating*** for many applicants who have been rated Table B and C.

MetEdge is available to applicants 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

- Since June 2006, over **$5.2 billion** in face amount has been issued using MetEdge.[2]
- We've improved offers on nearly **14,000** cases.[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.
- 85% of the issued MetEdge cases were placed.[2]

1. Amounts above $10 million are eligible for auto-binding at the original table rating.
2. As of April 30, 2013.

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Here are the medical impairments and non-medical risks that are eligible for MetEdge consideration:

Abnormal Lab Results:
Abnormal blood sugar
Abnormal triglyceride
Albumin, globulin A/C ratio
BUN (renal function)
Cholesterol/HDL
Creatinine
Kidney Function (GFR)
Liver enzymes (LFTs)
Prostatic antigens (PSA)
Proteinuria

Non-Medical:
Foreign nationals
Foreign travel
Motor vehicle violations
Scuba diving
Some high risk occupations

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Here's How It Works

1. Eligible cases rated Table B or C, with only one or two selected impairments, 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.

You don't have to lift a finger to take advantage of MetEdge. Your underwriter will send eligible cases to our reinsurance partner to see if they qualify.

Weight-Related:
Bariatric surgery
Body Mass Index (BMI)
Build
Intentional weight loss
Underweight

Other Impairments:
Asthma
Blood pressure
EKG
Epilepsy
Rheumatoid arthritis
Sleep apnea
Type II diabetes

Life insurance products are issued by MetLife Investors USA Insurance Company, Irvine, CA 92614, and by Metropolitan Life 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 2013

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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