

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 6,000 cases!
- Since June 2006, nearly \$3 billion in face amount has been issued using MetEdge!
- 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 (no action required by you)
- 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,² 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 6,000 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. 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, Type II diabetes

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