



MetEdge, MetLife's Table Shaving Program for Term Insurance

- Almost all cases are improved to Standard.
- Term insurance is eligible for MetEdge!
- Great for client's initially offered Table B or C because of weight.
- Eligible cases automatically considered. You don't have to do a thing!

MetEdge is a facultative reinsurance program designed to get you the best possible offer for your clients on some Table B and C offers.

Available for applicants aged 18 – 70 applying for a face amount of up to \$2 million¹, Met Edge can be used for all life products except Survivorship and products issued by MetLife of Connecticut.

Here's How It Works

- Eligible cases rated Table B or C, with only one or two minor impairments², are automatically sent to the participating reinsurer.
- The reinsurer will evaluate the application to see if the offer can be improved.
- If the reinsurer agrees to the better rating, your client wins.
- If the reinsurer cannot improve the rating, your client still wins because the original MetLife offer remains on the table.

MetEdge Means Success!

Since MetEdge began in June, They have more than 185 success stories. Here are a few:

- A 45-year-old male with blood pressure of 159/100 was rated Table B. With MetEdge, he was Standard for a \$500,000 term policy.
- A 53-year-old male with an abnormal EKG would have been Table B. MetEdge allowed for him to be issued a \$2 million term policy at standard.
- A 35-year-old male, 6', 3" tall, weighing 305 pounds, was rated Table C. Met Edge got him to standard for a \$500,000 term policy.
- A 42-year-old woman with blood pressure of 140/87 and a glucose A1C of 6.2 went from Table B to Standard using MetEdge.

¹ Amounts above \$2 million are eligible for auto-binding at the lower table rating

² The following impairments are eligible for consideration under the MetEdge program. Abnormal blood sugar, Abnormal triglyceride Albumin, globulin A/C ratio, Blood pressure, BUN Build, Body Mass Index (BMI), Cholesterol/HDL Creatinine, EKG, Foreign travel/foreign nationals Liver function tests, Motor vehicle Violations, PSAs Proteinuria, Scuba diving

For more information please contact Provada.