



MetEdge Adds Six Impairments

Life New Business is pleased to announce that our reinsurance partner has agreed to add six impairments to the MetEdge program, bringing the total eligible impairments to 25. The new impairments are asthma, bariatric surgery, epilepsy, intentional weight loss, rheumatoid arthritis and underweight. For details MetEdge, including the complete list of impairments, [click here](#).

MetEdge is a MetLife-reinsurer program that allows certain cases that would be rated Table B or Table C for one or two medical or non-medical impairments to be upgraded to Table B or Standard. If the reinsurer declines to accept a case, MetLife's initial offer remains on the table.

Since it began in June 2006, MetEdge has been used to improve offers on more than 10,500 cases with a total face of nearly \$4.5 billion.

Here are some of the MetEdge guidelines:

- All individual permanent and term life products, including survivorship, are eligible
- Cases involving one or two of 21 specified medical and four non-medical impairments are eligible for consideration
- There is a maximum policy amount of \$10 million for all MetEdge cases, including applied-for and in-force coverage, for applicants aged 18-70
- Amounts above \$10 million are eligible for auto-binding at the original table rating

Upgrading your case through MetEdge is a giant step toward getting your case placed. In 2011, nearly 85 percent of the cases improved using MetEdge were placed.

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

If you have a question about MetEdge, contact your assigned underwriter or a member of your underwriting team.

Insurance Products Are:

• 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

Life insurance products are issued by MetLife Investors USA Insurance Company, Irvine, CA 92614, in all jurisdictions except New York, where permanent life insurance products are issued by Metropolitan Life Insurance Company, New York, NY 10166 and term life insurance products are issued 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. February 2012

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