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## BROKERAGE UPDATE: NOVEMBER 2015



AVAILABLE ONLY THROUGH THE END OF THE YEAR!



As responsibilities and priorities change, many clients realize they are underinsured. In fact, 50% of U.S. households claim that they need *more* life insurance.<sup>1</sup> For a limited time, MetLife has a program that can help.

Offering additional insurance coverage with limited underwriting, MetLife Class Match a new policy matching a client's inforce policy's underwriting class and face amount, up to \$1.5 million.<sup>2</sup> Even better, MetLife Class Match issues the policy:

- In days, not weeks
- With no new lab work required
- With no paramed exam<sup>3</sup>

Hurry, because this program is only available until December 31st, 2015. For all the details regarding restrictions, eligibility and qualification, please see the <a href="Program Guide">Program Guide</a>.

<sup>1</sup> According to LIMRA's 2014 Barometer Study.

Applicants are not guaranteed a match of their existing underwriting class rating.

The Class Match program is subject to change.

<sup>&</sup>lt;sup>2</sup> Existing inforce policy must have been issued standard or better by an approved carrier (including MetLife) for at least six months and no more than five years. For some carriers only policies issued preferred or better are eligible. See list at uw.metlife.com/uw/class-match.html. \$1.5 M face amount is only for ages 18-60. From ages 61 to 65 the limit is \$1M.

<sup>&</sup>lt;sup>3</sup> These or other underwriting requirements may be necessary, particularly if there is a change in health, avocation or occupation. Clean Medical Supplement, prescription inquiry, and Medical Information Bureau and Motor Vehicle Reports are required.