

# MetLife Disability Income Insurance

## 10 Good Reasons To Let MetLife's *OMNI Advantage* Help Protect Your Lifestyle...

- 1. A Company You Can Trust** — For over 130 years, people have relied on the strength of MetLife, one of the largest and most respected insurance carriers in the world. With MetLife's excellent financial ratings and superior claims paying ability, you can have the confidence in knowing that you are protected by one of the industry's most recognizable leaders.
- 2. Noncancelable, Guaranteed Renewable Coverage to Age 65** — MetLife cannot change your coverage or your premium rates until the first premium due date on or after your 65th birthday, provided your premiums are paid on time.
- 3. Own Occupation Protection** — MetLife will provide you with a monthly disability benefit, after the elimination period, if you are prevented from performing the material and substantial duties of your regular occupation, so long as you are not gainfully employed and are under the care of a physician.<sup>1</sup>
- 4. Residual Disability Protection (Rider)** — If you elect this rider, you will be able to receive partial benefits if your disability causes you to lose 20% or more of your earnings. You can also select the *Residual Recovery Benefit* which will allow you to continue receiving benefits for up to 24 or 36 months as selected, if you continue to experience an earnings loss of at least 20% after returning to full-time work.
- 5. Cost of Living Adjustment (COLA Rider)** — To help your benefits keep pace with inflation, this optional benefit increases your monthly benefit annually (while you remain disabled), after you have been disabled for 12 months, by a compound rate of 1% to 7%, based on the Consumer Price Index (CPI).
- 6. Presumptive Total Disability Protection** — If you lose your sight in both eyes, speech, hearing in both ears or use of two limbs, we will consider you to be totally disabled (even if you can work). In addition, we will waive your elimination period.
- 7. Optional Rehabilitation** — While you are receiving disability benefits, MetLife will consider participating in the cost of an occupational rehabilitation program aimed at helping you to return to gainful employment. The program may be at our request or yours and is based on mutual agreement.
- 8. Waiver of Premium** — No premiums are due after you have been disabled for a period of 90 consecutive days, or after you satisfy the elimination period if earlier, for as long as you remain disabled. Premiums paid during and/or for the first 90 days will be refunded.
- 9. Guaranteed Insurability Option** — If you purchase this rider, you will be able to purchase additional coverage every year on the policy anniversary, up to age 51, without additional medical underwriting. The amount your coverage can be increased is based on the size of the increase option, your income when the option is exercised, and any existing coverage you have in force at the time the option is exercised.
- 10. Good Health Benefit** — If you purchase this refund of premium rider, MetLife will refund 50% of your total premiums paid, minus any claims, every five years. The net cost<sup>2</sup> after five years, if no claims are payable, is 25% less than if the benefit wasn't purchased. This rider is not available in all states.



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Like most disability income insurance policies, MetLife's policies contain certain exclusions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your representative about complete costs and details. These policies provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for these policies is at least 68%, depending on the policy. This ratio is the portion of future premiums which MetLife expects to return as benefits, when averaged over all people with the applicable policy.

The above descriptions highlight some of the provisions and optional riders of the MetLife disability income insurance policy indicated above. All rights and obligations will be governed by the actual policy language, if and when issued.

<sup>1</sup> For those applicants with occupations classified as 2A, the period for which you are protected in your own occupation is the lesser of the benefit period or 5 years. After this period, benefits will be paid if you are prevented from performing any occupation for which you are or become reasonably fitted by your education, training or experience; you are not gainfully employed; and you are under the care of a physician.

<sup>2</sup> Does not take into account the time value of money, i.e., that a dollar today is worth more than a dollar in the future.