

Disability Income Insurance Portfolio



MetLife®

Providing Quality, Value & Affordability

Individual disability income insurance is the heart of any solid financial plan because it protects one of your clients' most valuable assets—their income! How would your clients maintain their standard of living if they became sick or hurt and couldn't work?

With brand recognition, a major presence in the marketplace and commitment to its policyholders, more and more brokers are turning to MetLife for their clients' individual disability income insurance needs. MetLife provides you with a high quality, distinguished product and solid features at an affordable price. By aligning yourself with MetLife, an industry leader, you can achieve unlimited success!



Strength of MetLife

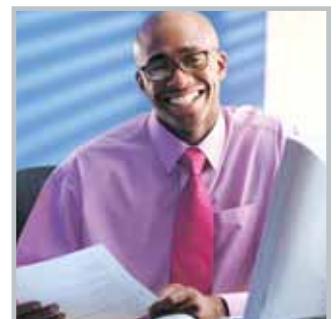
MetLife's consistently high ratings for financial strength are matched by few of the nation's top disability carriers.

- MetLife provides financial security for millions of people worldwide and has more than 135 years of insurance industry experience.
- MetLife provides benefits to **88** of the top one hundred FORTUNE 500® Companies.¹
- MetLife is one of the largest DI carriers in terms of new business sales.



Sales & Support

- Pre-Sale Support for assistance with Individual and MultiLife cases, occupational classifications, illustration system guidance and competitive information.
- Extensive MultiLife Case Support
 - Personalized enrollment materials for employers and employees
 - Pre-printed applications and forms
 - Simple enrollment administration
 - Guaranteed Standard Issue (GSI) coverage available on select cases



Individual Disability Income Insurance Products

	Individual Market			Business Market		
Policy:	OMNI Advantage	OMNI Essential	Salary Saver	Expense Plus	Expense Plus 2005	Buy-Sell
Key Features	<ul style="list-style-type: none"> Flagship product Maximum flexibility in benefits & premiums Extensive selection of optional benefits including Your Occupation 	<ul style="list-style-type: none"> Lower cost alternative to OMNI Advantage High quality benefit definitions Wide selection of optional benefits 	<ul style="list-style-type: none"> Built-in Maximum Optional Increase (MOI) that allows the insured to purchase additional coverage without medical underwriting 	<ul style="list-style-type: none"> Designed for the Small Business Owner Market Benefit amounts up to \$25,000 	<ul style="list-style-type: none"> A reimbursement policy designed for the Small Business Owner Market Benefit amounts up to \$2.5 million 	
State Availability	All states EXCEPT California	All states EXCEPT California	California ONLY	California ONLY	All states EXCEPT California	All states EXCEPT CA, MT, MD
Policy Design	Noncancelable & Guaranteed Renewable to Age 65	Guaranteed Renewable to Age 65, or for 5 policy years if later	Noncancelable & Guaranteed Renewable to Age 65	Noncancelable & Guaranteed Renewable to Age 65	Noncancelable & Conditionally Renewable to Age 65	
Issue Ages	18–59	18–59	18–59	18–59	18–59	
Occupational Classes	6A, 5A, 5S, 5I, 4A, 4M, 3A and 2A	6A, 5A, 5S, 5I, 4A, 4M, 3A, 2A, A and B	6A, 5A, 4A, 3A, 2A, A and B	6A, 5A, 5S, 5I, 4A, 4M, 3A and 2A	6A, 5A, 5S, 5I, 4A, 4M, 3A, 2A, A and B	
Benefit Periods	2 years, 5 years, to Age 65 and to Age 70	2 years, 5 years, to Age 65 and to Age 70	2 years, 5 years and to Age 65	12 months and 24 months	12, 24, 36, 48 and 60 months	
Elimination Periods	60, 90, 180, 365, and 730 Days	60, 90, 180, 365, and 730 Days	90, 180, 365, 730 Days (90 Day N/A to applicants with annual income of \$50,000 or less)	30, 60, and 90 Days	365, 547, and 730 Days	
Definition of Total Disability*	Prevented from performing the material and substantial duties of the insured's regular occupation; not gainfully employed; and receiving appropriate care by a physician.	Prevented from performing the material and substantial duties of the insured's regular occupation; not gainfully employed; and receiving appropriate care by a physician.	Prevented from performing the material and substantial duties of the insured's regular occupation; not gainfully employed; and must be receiving appropriate care by a physician.	Not able to perform the material and substantial duties of the insured's regular occupation and must be receiving appropriate care by a physician.	Prevented from performing the material and substantial duties of the insured's regular occupation; not performing any work for the business; and receiving appropriate care from a physician.	
Residual Disability; Partial Disability (Expense Plus)	Available by optional benefit. Provides partial benefits if the insured's disability causes earnings loss of 20% or more.	Available by optional benefit. Provides partial benefits if the insured's disability causes earnings loss of 20% or more.	Available by optional benefit. Provides partial benefits if the insured's disability causes earnings loss of 20% or more.	Built-in Feature. Provides a benefit of 50% for a maximum of 3 consecutive months if the insured becomes partially disabled.	Built-in Feature. Provides a partial benefit if a disability causes the insured to lose at least 20% of their gross monthly revenue.	N/A
Mental, Nervous & Substance Abuse Disorders	No limitations. Considered as any other illness or injury.	Limited to a 24-month benefit period. If institutionalized or hospitalized, limitation will not apply to that period.	Limited to a 24-month benefit period. If institutionalized or hospitalized, limitation will not apply to that period.	No limitations. Considered as any other illness or injury.	No limitations. Considered as any other illness or injury.	
Discounts	List Bill Discount of 5% for 3 or more lives.	List Bill Discount of 5% for 3 or more lives.	List Bill Discount of 5% for 3 or more lives.	List Bill Discount of 5% for 3 or more lives.	Business Owner Discount of 15% for 2 or more lives.	
Premiums	Sex-distinct, level premiums	Sex-distinct, level premiums†	Sex-distinct, level premiums	Sex-distinct, level premiums	Sex-distinct, level premiums	

Some benefit periods, elimination periods and optional benefits are not available to all occupational classes. Please contact your local Sales Representative for details.

*The length of the "Own Occupation" period is based on occupational class, benefit period and policy type. (Not applicable to Buy-Sell.)

† Premiums may be raised on a class basis.

Individual Disability Income Insurance Products

MultiLife Market			
Policy:	OMNI Select	OMNI Essential	Salary Saver
Key Features	<ul style="list-style-type: none"> High-quality benefit definitions Guaranteed Standard Issue (GSI) available down to 10 lives Broad selection of optional benefits 	<ul style="list-style-type: none"> Lower cost alternative to OMNI Select High quality benefit definitions Broad selection of optional benefits Guaranteed Standard Issue (GSI) available down to 10 lives 	<ul style="list-style-type: none"> Built-in Maximum Optional Increase (MOI) that allows the insured to purchase additional coverage without medical underwriting Guaranteed Standard Issue (GSI) available down to 10 lives
State Availability	All states EXCEPT California	All states EXCEPT California	California ONLY
Policy Design	Noncancelable & Guaranteed Renewable to Age 65, or for 5 policy years if later.	Guaranteed Renewable to Age 65, or for 5 policy years if later.	Noncancelable & Guaranteed Renewable to Age 65.
Issue Ages	18-70	18-70	18-59
Occupational Classes	6A, 5A, 5S, 5I, 4A, 4M, 3A and 2A	6A, 5A, 5S, 5I, 4A, 4M, 3A, 2A, A and B	6A, 5A, 4A, 3A, 2A, A and B
Benefit Periods	2 years, 5 years, to Age 65 and to Age 70	2 years, 5 years, to Age 65 and to Age 70	2 years, 5 years and to Age 65
Elimination Periods	90, 180, 365, and 730 Days	90, 180, 365, and 730 Days	90, 180, 365, 730 Days (90 Day N/A to applicants with annual income of \$50,000 or less)
Definition of Total Disability*	Prevented from performing the material and substantial duties of the insured's regular occupation; not gainfully employed; and receiving appropriate care by a physician.	Prevented from performing the material and substantial duties of the insured's regular occupation; not gainfully employed; and receiving appropriate care by a physician.	Prevented from performing the material and substantial duties of the insured's regular occupation; not gainfully employed; and must be receiving appropriate care by a physician.
Residual Disability	Available by optional benefit. Provides partial benefits if the insured's disability causes earnings loss of 20% or more.	Available by optional benefit. Provides partial benefits if the insured's disability causes earnings loss of 20% or more.	Available by optional benefit. Provides partial benefits if the insured's disability causes earnings loss of 20% or more.
Mental, Nervous & Substance Abuse Disorders	<ul style="list-style-type: none"> For fully underwritten cases, there are no limitations. GSI cases are limited to a 24-month benefit period. If institutionalized or hospitalized, limitation will not apply to that period. This limitation can be removed by an optional benefit rider. 	Limited to a 24-month benefit period. If institutionalized or hospitalized, limitation will not apply to that period. For GSI cases, this limitation can be removed by an optional benefit rider.	Limited to a 24-month benefit period. If institutionalized or hospitalized, limitation will not apply to that period.
Discounts	MultiLife Discount up to 35% off the unisex rates depending on the specific circumstances of the case.	MultiLife Discount up to 35% off the unisex rates depending on the specific circumstances of the case.	MultiLife Discount up to 35% off the unisex rates depending on the specific circumstances of the case.
Premiums	Unisex rates, level premiums	Unisex rates, level premiums [†]	Unisex rates, level premiums

Some benefit periods, elimination periods and optional benefits are not available to all occupational classes. Please contact your local Sales Representative for details.

*The length of the "Own Occupation" period is based on occupational class, benefit period and policy type.

† Premiums may be raised on a class basis.

Optional Benefits Summary

Residual Disability—Issue Ages 18–59

OMNI Advantage, OMNI Essential, OMNI Select, Salary Saver

This option provides partial benefits, under certain conditions, if the insured's disability causes a 20% or more loss of earnings. For *OMNI Advantage*, *OMNI Essential* and *OMNI Select*, the Residual Recovery Benefit, if chosen, allows the insured to continue receiving benefits for up to 24 or 36 months, as selected, if the insured continues to experience an earnings loss of at least 20% after returning to work full time. (For Salary Saver, not available to Occupational classes A & B.)

Your Occupation—Issue Ages 18–45

OMNI Advantage, OMNI Select

A monthly benefit will be paid if the insured is prevented from performing the material and substantial duties of his/her regular occupation, but is gainfully employed in another occupation, as long as the insured is under the care of a physician. (Occupational classes 6A, 5A & 5S only.)

Transitional Your Occupation—Issue Ages 18–59

OMNI Advantage, OMNI Select

A monthly benefit will be paid if the insured is prevented from performing the material and substantial duties of his/her regular occupation, but is gainfully employed in another occupation and is under the care of a physician. The benefit, payable under this rider, could be reduced if the insured's earnings from his/her current occupation, plus any other disability benefits received, plus the MetLife individual disability benefit exceeds prior earnings. The length of time Transitional Your Occupation benefits are paid depends on the coverage period purchased. (Not available to occupational classes 3A & 2A. Rider differs for NY. Not available in NJ.)

Catastrophic Disability Rider—Issue Ages 18–59

OMNI Advantage, OMNI Essential, OMNI Select

Provides an additional monthly benefit if the insured's condition meets the criteria for a catastrophic disability as defined in the rider. The catastrophic disability benefit amount applied for can be up to 100% of the insured's monthly income, minus any other DI coverage in force or applied for, subject to financial underwriting limits. For the first 12 months that a catastrophic disability benefit is paid, the catastrophic benefit will be paid at 120%. (Not available in all states.)

Cost of Living Adjustment (COLA)—Issue Ages 18–59

OMNI Advantage, OMNI Essential, OMNI Select, Salary Saver

Helps benefits keep pace with inflation in the event of a disability lasting longer than 12 months. Depending on the rider chosen by the insured: a) increases are compounded at 1% to 7% and are based on the Consumer Price Index (CPI-W); or b) the increase is a simple rate of 3%. (COLA 3% is not available in all states. For Salary Saver the increase is a simple rate of 4%.)

Good Health Benefit (Refund of Premium)—Issue Ages 18–59

OMNI Advantage, OMNI Essential, OMNI Select, Expense Plus

Provides the insured with a 50% refund of the total premiums paid, minus any claims, every five years. The net cost after five years, if no claims are payable, is 22.5% (25% for Expense Plus) less than if the benefit wasn't purchased. (Not available in all states.)

Guaranteed Insurability (GI)—Issue Ages 18–45

OMNI Advantage, OMNI Essential, OMNI Select, Expense Plus and Expense Plus 2005, Buy-Sell

Allows the insured to purchase additional coverage up to a maximum total increase every year on the policy anniversary, up to age 51, without additional medical underwriting. (Not available to occupational classes A & B. For Expense Plus, issue ages are 18-49 and additional coverage up to a maximum total increase can be purchased every other year.)

Lifetime Benefit for Total Disability—Issue Ages 18–45

OMNI Advantage, OMNI Essential, OMNI Select

Provides the insured with a lifetime total disability benefit, paid while Total Disability continues, if the Total Disability begins before and continues until the first premium due date on or after the insured's 65th birthday. The benefits under the policy must have been paid during the insured's total disability. The monthly amount that will be paid starting with the first premium due date on or after the insured's 65th birthday will be based on the insured's age at the time Total Disability begins. (Occupational classes 6A, 5A, 5S, 5I, 4A and 4M only.)

Long-Term Care Guaranteed Purchase Option (LTC GPO)—

Issue Ages 18–55

OMNI Advantage, OMNI Essential, OMNI Select

Allows the insured to purchase a Long-Term Care insurance policy in amounts as specified by the rider, without evidence of insurability, on specified option dates. All option dates occur on policy anniversaries when the insured's age is divisible by five. However, the first option date cannot occur prior to the second policy anniversary. (Not available in all states.)

Social Insurance Offset (SIO)—Issue Ages 18–59

OMNI Advantage, OMNI Essential, OMNI Select

This optional benefit will pay an added benefit (after the elimination period) during the first year of disability even if legislated benefits are payable. After the first year of disability, there is a dollar-for-dollar offset if the insured is receiving legislated benefits. (Not available in NY & NJ. See Social Insurance Substitute.)

Social Insurance Substitute Rider (SIS)—Issue Ages 18–59

OMNI Advantage, OMNI Essential, OMNI Select

This option will pay an additional benefit (after the elimination period) in the event the insured is not receiving any legislated benefits. (Subject to state variations. Available in NY & NJ ONLY.)

Automatic Increase Benefit (AIB)—Issue Ages 18–50

OMNI Advantage, OMNI Essential, OMNI Select

On each of the first five policy anniversaries, this option will automatically increase the insured's original base monthly benefit by 5%. There is no cost to include the AIB Rider on a DI policy. The only cost associated will be the cost of the additional benefit amount at the time the increase takes effect. This cost will be based on the insured's attained age. (Not available in all states. Occupational classes 6A – 2A only.)

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