

DISABILITY INCOME

Individual Disability Income (IDI)



MetLife



product portfolio

overview

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QUALITY, VALUE and *flexibility* solutions from an industry-leading benefits provider

MetLife is committed to providing high-quality, flexible income and business protection solutions to you, your clients and our policyholders. With strong brand recognition and a major presence in the marketplace, more and more producers are turning to MetLife for their clients' individual disability income insurance needs.



Flexible Products to Meet Your Clients' Needs

Individual & MultiLife Markets

- Noncancelable and Guaranteed Renewable coverage available
- Optional benefits to increase value and level of customization
- Guaranteed Standard Issue (GSI) coverage available on select cases
- Retirement Savings Disability Income Insurance (RSDII)

Small Business Owner Market

- Buy-Sell coverage
- Expense Plus—Business Overhead Expense coverage

Dedicated Service and Support

- Pre-sale support for assistance with Individual and MultiLife cases, occupational classes, illustration system guidance and competitor information.
- Extensive MultiLife Case Support for GSI cases
 - Personalized enrollment materials
 - Dedicated enrollment administration and ongoing case maintenance

The Experience and Expertise of an Industry Leader

- Over 90 years in the individual disability income insurance business.
- MetLife's financial strength ratings are among the highest in the industry.¹
- MetLife provides benefits to over 90 of the top one hundred Fortune 500® Companies.²
- One of the largest DI carriers in terms of new business sales.³

INDIVIDUAL MARKET*			
POLICY	OMNI ADVANTAGE	OMNI ESSENTIAL	RETIREMENT SAVINGS DISABILITY INCOME INSURANCE (RSDII)
KEY FEATURES	<ul style="list-style-type: none"> • Noncancelable & Guaranteed Renewable to age 65. • Some policies are now renewable to age 67. • Maximum flexibility in benefits & premiums. • Extensive selection of optional benefits including Your Occupation. 	<ul style="list-style-type: none"> • Guaranteed Renewable to age 65 or for 5 policy years if later. • Some policies are now renewable to age 67. • Lower cost alternative to OMNI Advantage. • Wide selection of optional benefits. 	<ul style="list-style-type: none"> • Advantage: Noncancelable and Guaranteed Renewable to age 65. • Essential: Guaranteed Renewable to age 65 • Some policies are now renewable to age 67. • Helps to cover the loss of an insured's retirement contributions and any employer match in the event of a disability. • Benefits are paid to a trust and distributed at the later of retirement or age 65 (subject to certain exceptions).
STATE AVAILABILITY	All states EXCEPT California	All states EXCEPT California	Available in all states EXCEPT CA, MN, NJ and VT
ISSUE AGES	18–59	18–59	18–59
OCCUPATIONAL CLASSES⁴	6S, 5A, 5S, 5D, 5I, 4A, 4M, 3A and 2A	6S, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A and B	6S, 5A, 5S, 5D, 5I, 4A, 4M and 3A
BENEFIT PERIODS	2 years, 5 years, to age 65, to age 67 and to age 70	2 years, 5 years, to age 65, to age 67 and to age 70	5 years or to age 65
ELIMINATION PERIODS	60, 90, 180, 365 and 730 days	60, 90, 180, 365 and 730 days	180 and 365 days
DEFINITION OF TOTAL DISABILITY⁵	<p>During the regular occupation period: prevented from performing the material and substantial duties of the insured's regular occupation; not gainfully employed; and receiving appropriate care by a physician.</p> <p>After the regular occupation period: prevented from performing any occupation for which the insured is or becomes reasonably fitted by education, training or experience; not gainfully employed; and receiving appropriate care by a physician.</p>	<p>During the regular occupation period: prevented from performing the material and substantial duties of the insured's regular occupation; not gainfully employed; and receiving appropriate care by a physician.</p> <p>After the regular occupation period: prevented from performing any occupation for which the insured is or becomes reasonably fitted by education, training or experience; not gainfully employed; and receiving appropriate care by a physician.</p>	Prevented from performing the material and substantial duties of the insured's regular occupation; not gainfully employed; and receiving appropriate care by a physician.
RESIDUAL DISABILITY	Available by optional rider. Provides partial benefits if the insured's disability causes earnings loss of 20% or more.	Available by optional rider. Provides partial benefits if the insured's disability causes earnings loss of 20% or more.	N/A
MENTAL DISORDER AND/OR SUBSTANCE ABUSE DISORDER	Considered as any other illness.	Limited to a 24-month lifetime benefit. If institutionalized or hospitalized, limitation will not apply to that period.	<ul style="list-style-type: none"> • Advantage: Considered as any other illness. • Essential: Limited to a 24-month lifetime benefit. If institutionalized or hospitalized, limitation will not apply to that period.
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.
PREMIUMS	Sex-distinct, level premiums ⁶	Sex-distinct, level premiums ^{6,7}	Sex-distinct, level premiums ^{6,7}

* Some benefit periods, elimination periods and optional benefits are not available to all occupational classes or in all states.

	MULTI-LIFE MARKET*		BUSINESS MARKET*	
POLICY	OMNI SELECT	OMNI ESSENTIAL	EXPENSE PLUS	BUY-SELL
KEY FEATURES	<ul style="list-style-type: none"> • Noncancelable & Guaranteed Renewable to age 65, or for 5 policy years if later. • Some policies are now renewable to age 67. • Guaranteed Standard Issue (GSI) available down to 5 lives on employer-paid cases and 50 lives on voluntary cases.⁹ • Broad selection of optional benefits. 	<ul style="list-style-type: none"> • Lower cost alternative to OMNI Select. • Some policies are now renewable to age 67. • Guaranteed Renewable to age 65, or for 5 policy years if later. • Broad selection of optional benefits. • Guaranteed Standard Issue (GSI) available down to 5 lives on employer-paid cases, 50 lives on voluntary cases.⁹ 	<ul style="list-style-type: none"> • Noncancelable & Guaranteed Renewable to age 65. • A reimbursement policy designed for the Small Business Owner Market. • Benefit amounts up to \$50,000/mo. 	<ul style="list-style-type: none"> • Conditionally Renewable to age 65 with Guaranteed Rates. • Benefit amounts up to \$2 million.¹⁰
STATE AVAILABILITY	All states EXCEPT California	All states EXCEPT California	All states	All states EXCEPT CA and MT
ISSUE AGES	18–70	18–70	18–59	18–59
OCCUPATIONAL CLASSES⁴	6S, 5A, 5S, 5D, 5I, 4A, 4M, 3A and 2A	6S, 5A, 5S, 5D, 5I, 4A, 4M, 3A and 2A	6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A and B	6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A and B
BENEFIT PERIODS	2 years, 5 years, to age 65, to age 67 and to age 70	2 years, 5 years, to age 65, to age 67 and to age 70	12, 18 and 24 months. 18-month BP not available in CA.	Payout methods available are lump sum, monthly installments and down payment. Payout periods of 12, 24, 36, 48 or 60 month.
ELIMINATION PERIODS	90, 180, 365 and 730 days ¹¹	90, 180, 365 and 730 days	30, 60 and 90 days	365, 547 and 730 days ¹²
DEFINITION OF TOTAL DISABILITY⁵	During the regular occupation period: prevented from performing the material and substantial duties of the insured's regular occupation; not gainfully employed; and receiving appropriate care by a physician. After the regular occupation period: prevented from performing any occupation for which the insured is or becomes reasonably fitted by education, training, or experience; not gainfully employed; and receiving appropriate care by a physician.	During the regular occupation period: prevented from performing the material and substantial duties of the insured's regular occupation; not gainfully employed; and receiving appropriate care by a physician. After the regular occupation period: prevented from performing any occupation for which the insured is or becomes reasonably fitted by education, training, or experience; not gainfully employed; and 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	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 portion of the benefit if a partial disability causes the insured to lose at least 20% of their gross monthly revenue. Not available in CA. Considered as any other illness.	N/A
MENTAL DISORDER AND/OR SUBSTANCE ABUSE DISORDER	<ul style="list-style-type: none"> • For fully underwritten cases, considered as any other illness. • GSI cases are limited to a 24-month lifetime benefit. 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 lifetime benefit. If institutionalized or hospitalized, limitation will not apply to that period. For GSI cases, this limitation can be removed by an optional benefit rider.	Considered as any other illness.	Considered as any other illness.
DISCOUNTS⁸	<ul style="list-style-type: none"> • Fully underwritten MultiLife discount up to 20% available. • GSI discount up to 35% available. 	<ul style="list-style-type: none"> • Fully underwritten MultiLife discount up to 20% available. • GSI discount up to 35% available. 	List Bill Modal Factor available.	Business Owner Discount of 15% for 2 or more lives.
PREMIUMS	Unisex rates, level premiums	Unisex rates, level premiums ¹³	Sex-distinct, level premiums ⁶	Sex-distinct, level premiums

* Some benefit periods, elimination periods and optional benefits are not available to all occupational classes or in all states.

OPTIONAL RIDERS¹⁴

Term Premium Conversion — Issue Ages 18–50

OMNI Advantage, OMNI Essential, OMNI Select

This option allows the insured to purchase all or a portion of the Total Disability Benefit with Term Premium, with rates that are initially less than Level Premium rates. Select a Term Premium period* duration of either 1, 5, 10, 15 or 20 years with fixed rates** for each duration. Convert all or a portion of the benefits paid with Term Premium to benefits paid with Level Premium, before the insured's 56th birthday, and lock in a Level Premium rate. The premium for any benefits that are not converted begin to increase annually after the Term Premium Period Duration is completed. Conversions will be to the existing policy, no additional/new policies required. (Available to occupational classes B, A, 2A, 3A, 4A/4M, 5D/5I, 5A/5S/6S. Standard Issue and Participation Limits for each occupational class apply. Not available in all states.)

* 1- and 5-year Term Premium Periods are available to ages 18-50. The 10-year Term Premium Period is available to ages 18-45. The 15-year Term Premium Period is available to ages 18-40. The 20-year Term Premium Period is available to ages 18-35.

** For OMNI Essential policies, rates can increase on a class basis.

Residual Disability — Issue Ages 18–59

OMNI Advantage, OMNI Essential, OMNI Select

This option provides partial benefits, under certain conditions, if the insured's disability causes a 20% or more loss of earnings. 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%, due to the same impairment that caused the disability, after returning to work full time. (For OMNI Essential, not available to occupational classes A & B.)

Your Occupation — Issue Ages 18–59¹⁵

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 appropriate care of a physician. (Occupational classes 6S, 5A, 5S, 5D, 5I & 4M only.)

Transitional Your Occupation (TYO) — 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 appropriate care of a physician. The TYO benefit payable may be less than the benefit payable for Total Disability under certain circumstances. Includes a refund of premium feature, which refunds a portion of the premium paid for the rider in some instances when the benefit paid is less than the maximum benefit payable for a transitional disability. Ask your MetLife representative for complete details. (Available to occupational classes 6S, 5A, 5S, 5D 5I, 4A & 4M only. Subject to state variations.)

Guaranteed Insurability (GI) — Issue Ages 18–45

OMNI Advantage, OMNI Essential, OMNI Select, RSDII, Expense Plus

Under the GI Rider, the insured can either: (i) apply for up to one unit of increase within 60 days prior to each rider option date, up to age 51; or (ii) apply to increase their coverage up to the maximum total increase over the life of the rider. This "acceleration provision" can be applied for until the later of the 3rd rider option date or the rider option date on or next following the insured's 40th birthday. Subject to certain conditions, including financial underwriting. These provisions are not available in all states. In states where these provisions are not available, a GI Rider is available that allows the insured to apply for additional coverage every year on the rider option date, up to age 51, subject only to financial underwriting.

Catastrophic Disability — Issue Ages 18–59

OMNI Advantage, OMNI Essential, OMNI Select

A catastrophic disability, as defined in this optional rider, means that, due to injury or illness, the insured: 1. Has a complete, irrevocable and irreparable loss of use of both hands, or both feet, or one hand and one foot; or the sight in both eyes; or speech; or hearing in both ears; or 2. Is totally disabled and has: Alzheimer's disease or other irreversible form of senility or dementia; aphasia; hemiparesis; paraplegia; or quadriplegia. Rider 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 earned income, minus any other DI coverage in force or applied for, subject to financial underwriting limits, not to exceed the lesser of \$8,000 per month or 60% of the insured's monthly earned income. 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, RSDII

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 at a rate between 0% and 10%, based on the Consumer Price Index (CPI-U); or b) the increase is at a rate of 3%.¹⁶

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

OMNI Advantage, OMNI Essential, OMNI Select

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 paid is 18.5% less than if the benefit wasn't purchased. (Not available in all states.)

Lifetime Benefit for Total Disability — Issue Ages 18–45

OMNI Advantage, OMNI Essential, OMNI Select

Provides the insured with a lifetime total disability benefit, while the insured is totally disabled, 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 benefit amount that will be paid after 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. (Available to occupational classes 6S, 5A, 5S, 5D, 5I, 4A & 4M only. The age 65 benefit period is the only benefit period available with the Lifetime rider.)

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

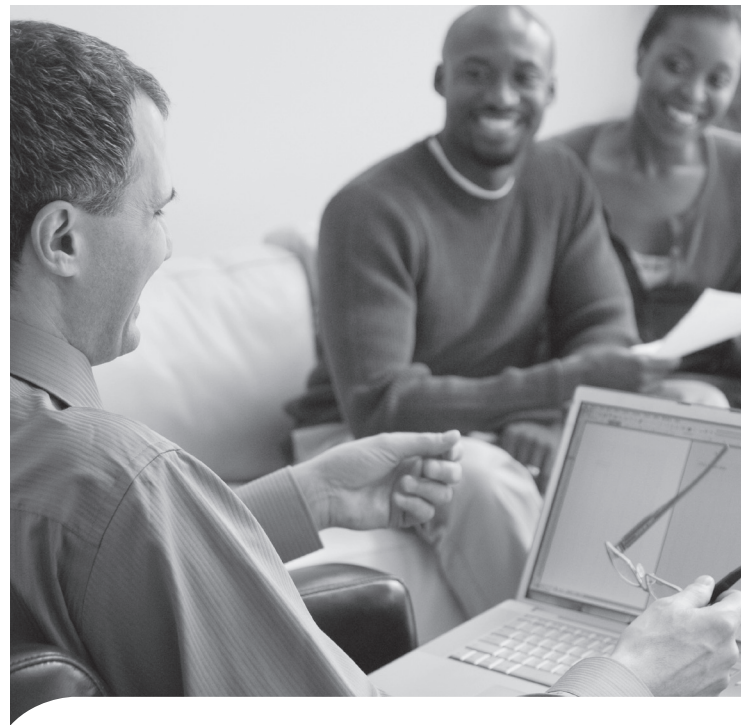
OMNI Advantage, OMNI Essential, OMNI Select

This optional benefit will pay an additional 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 (SIS) — Issue Ages 18–59

OMNI Advantage, OMNI Essential, OMNI Select

This rider will pay an additional benefit (after the elimination period) in the event the insured is totally disabled and is not receiving any legislated benefits. If the insured receives any legislated benefits, any SIS benefits will end. (Subject to state variations. Available in NY & NJ only. Available to occupational classes 6S–2A 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 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. Available to occupational classes 6S–2A only.)

Spousal Catastrophic Disability — Issue Ages 18–59 (ages of both insured and spouse)

OMNI Advantage, OMNI Essential, OMNI Select

This optional benefit provides the insured an additional monthly benefit provided the insured's spouse's medical condition meets the criteria for a spousal catastrophic disability. Spouse must be non-working, or working part-time not exceeding 30 hours per week at the time of application. Benefit period is either 2 or 5 years and cannot be longer than the benefit period on the base policy. For the first 12 months that a spousal catastrophic disability benefit is paid, it will be paid at 120%. (Not available in all states.)

Like most disability insurance policies, MetLife's policies contain certain exclusions, waiting periods, limitations, reductions of benefits and terms for keeping them in force. Ask your MetLife Representative for costs and complete details.

¹ For current ratings information and a more complete analysis of the financial strength of MLIC, please go to www.metlife.com and click on "About MetLife," "Ratings."

² FORTUNE 500®, April 2010. FORTUNE 500® is a registered trademark of FORTUNE® magazine, a division of Time, Inc.

³ January 2011, LIMRA US Disability Income Sales—2010 Annual Sales.

⁴ For Fully Underwritten MultiLife, 2A and 3A occupational classes may be included in the group and be eligible for the MultiLife discount if they do not make up more than 20% of the overall eligible group. 2A is only included on a GSI case as part of a large employer paid case. Occupational class 6S is not available in all states. Ask your representative about additional details.

⁵ The length of the regular occupation period is based on occupational class, benefit period and policy type.

⁶ In MT, unisex rates apply.

⁷ Essential and RSDII Essential premiums may be raised on a class basis.

⁸ Discounts depend on the specific circumstances of the case, including the premium payer.

⁹ Less than 50 lives will be considered on a case-by-case basis.

¹⁰ The maximum benefit issued is subject to the elimination period selected. Amounts up to \$2.5 million MAY be considered for occupational classes 6A and 5A subject to prior underwriting approval. Consideration of amounts in excess of \$2 million may require additional medical and financial information. The buy-out benefit payable may be less than the maximum buy-out benefit issued. Ask your MetLife representative for complete details.

¹¹ 730-day EP for Select and Essential is not available in all states.

¹² 365-day EP not available in FL.

¹³ Premiums may be raised on a class basis.

¹⁴ Not all optional riders available with GSI cases. Ask your MetLife representative about costs and complete details.

¹⁵ Your Occupation may be available from ages 18–59 for occupational classes 5D, 5S, 5A and 6S and to ages 18–50 for occupational classes 4M and 5I. Ask your MetLife representative for complete details, as issues ages may vary by state.

¹⁶ COLA 0–10% rider not approved for use in all states. In those states where not approved, a COLA 1–7% rider is available.

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MetLife

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