

FINANCIAL DOCUMENTATION REQUIREMENTS

For the purpose of determining the appropriate level of financial documentation, “Monthly Indemnity” includes amounts applied for (and inforce) with MetLife plus all other disability coverage (individual and/or LTD) inforce and applied for.

Entity	Monthly Indemnity Up to \$7,500/mo	Monthly Indemnity \$7,501/mo to \$10,000/mo	Monthly Indemnity Over \$10,000/mo
Employee (non-owner)	W-2 or YTD paystub or copy signed employment agreement	Most recent 1040 with all schedules	Most recent 1040 with all schedules
Sole Proprietor	Pages 1 & 2 of the most recent 1040 and most recent Schedule C	Most recent 1040 with all schedules	Two (2) most recent 1040s with all schedules
Partner	Pages 1 & 2 of the most recent 1040 and most recent K-1	Most recent 1040 with all schedules	Two (2) most recent 1040s with all schedules
Owner-S-Corp	Pages 1 & 2 of the most recent 1040 and Page 1 & 2 of the 1120	Most recent 1040 with all schedules	Two (2) most recent 1040s with all schedules
Owner-C-Corp	Pages 1 & 2 of the most recent 1040 and Page 1 & 2 of the 1120	Most recent 1040 with all schedules and Pages 1 & 2 of the 1120	Two (2) most recent 1040s with all schedules and Pages 1 & 2 of the 1120

LLC, LLP, PC or PA: Requirements based on how applicant has filed their federal tax returns.
Please note – when 1040 is a joint return, please submit copies of the W-2's for both taxpayers.

Chapter direct

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8