

DISABILITY INSURANCE

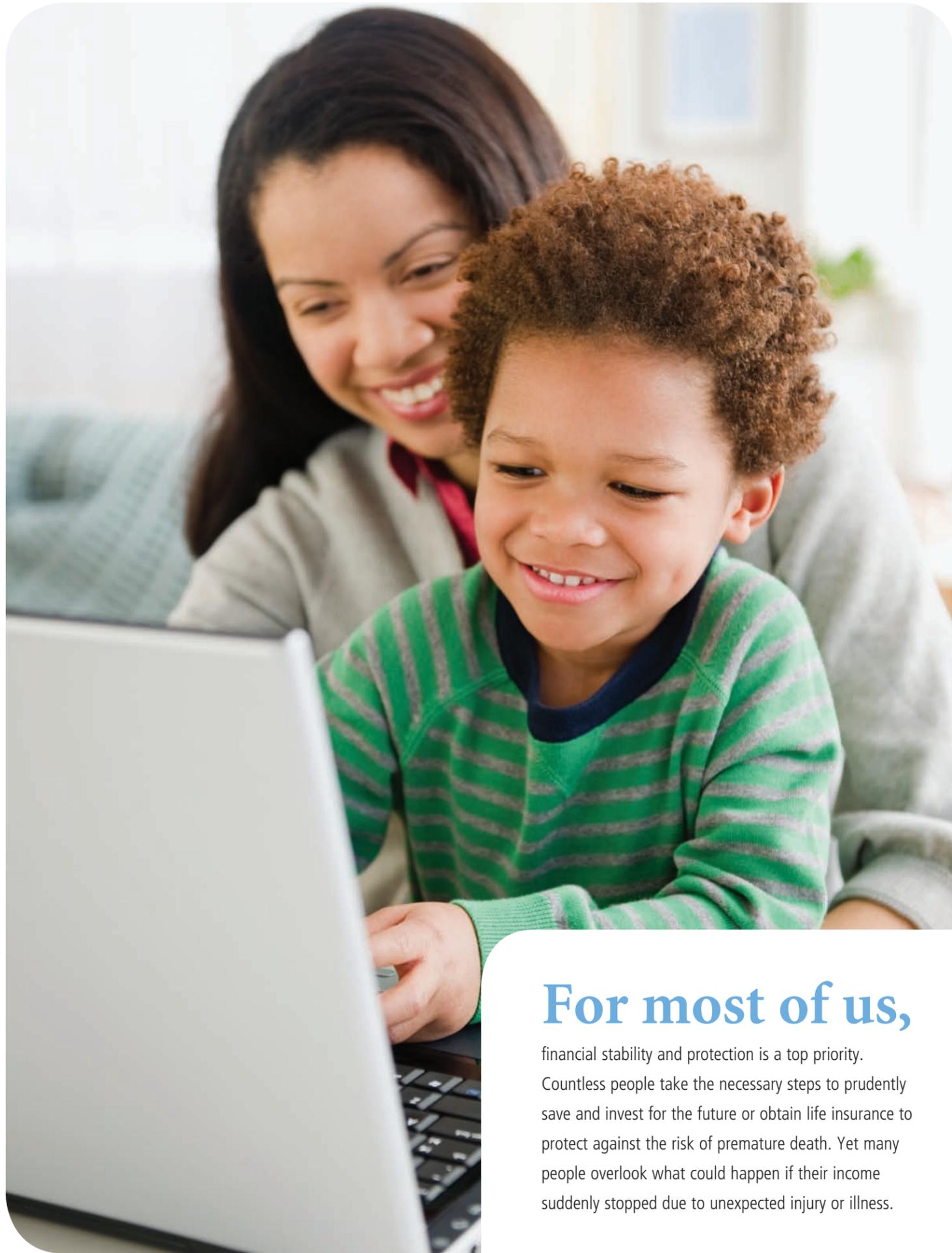
OMNI Advantage & Essential



MetLife



protect
yourself and family for a
more secure tomorrow.



For most of us,

financial stability and protection is a top priority. Countless people take the necessary steps to prudently save and invest for the future or obtain life insurance to protect against the risk of premature death. Yet many people overlook what could happen if their income suddenly stopped due to unexpected injury or illness.

• the importance of your income and protecting it



Have you seriously considered what could happen if you lost your income due to an illness or injury?

Imagine how quickly personal savings, home equity or retirement accounts would diminish if used to replace your income over a long period of time? Many times we can be so caught up in our day-to-day lives that we don't even think that losing our primary source of income is possible.

- How would that impact you and your family?
- Would you be able to pay rent or mortgage, tuition, car payments, and for food and clothing?
- Would you and your family have to cut back on or eliminate common expenses such as dining out, going to the movies, cell phone service or cable television?
- How would you continue to save for your future needs?

No matter how many working years are ahead of you, the choices you make now to safeguard your income can impact the plans you have for the years ahead.

Disability income insurance offers solutions that can help ensure you and your family maintain a certain lifestyle, even if you're unable to work.

Protection from MetLife

CONSIDER PURCHASING DISABILITY INCOME INSURANCE IF YOU:

- Want to help ensure that you can maintain your lifestyle if you suffer a disabling illness or injury — whether you have dependents or not
- Depend on your paycheck and need to maintain a steady stream of income in the event of a disability
- Don't want to rely solely on retirement, personal or other savings in the event of a disability that results from an illness or injury
- Need additional coverage because your current disability income insurance doesn't cover all your expenses
- Don't have disability income insurance coverage through your work

Unsure of your current coverage or if these limitations apply to you?

Your financial representative can help assess the coverage you have now, and the coverage you may still need.

You may have taken a very important step in protecting your income with disability income insurance through your employer. However, what if it's not enough to cover what your family actually needs?

DID YOU KNOW?

- Long-term disability (LTD) insurance is designed to cover a portion of your income, not all of it. And, it may not cover bonus or incentive compensation.
- Most disability coverage through work is owned by the employer, not by you. That means that you may not be able to keep your coverage if you leave your job or if your employer stops providing coverage.
- Benefits from employer-paid LTD insurance are generally taxable, while if you pay the premium on your personally owned disability income insurance with after-tax dollars, benefits are usually tax-free.

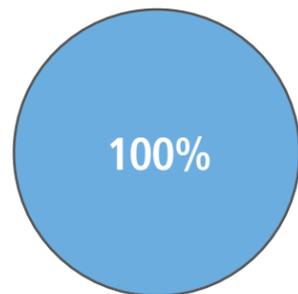


LOOK AT HOW METLIFE'S DISABILITY INCOME INSURANCE CAN WORK FOR YOU

Meet John, a young professional with a family. Recently, he became injured and can no longer work. Below are two real-world scenarios that John could experience.

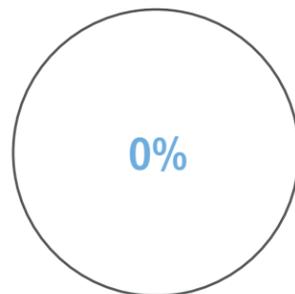
As you can see, without the protection of disability income insurance, John's income stops. However, with the protection of a disability income insurance policy, a portion of his income will be replaced. This protection could help pay for essentials such as food, rent or mortgages and bills, as well as other expenses that allow his family to maintain their lifestyle.

JOHN'S INCOME WHILE WORKING



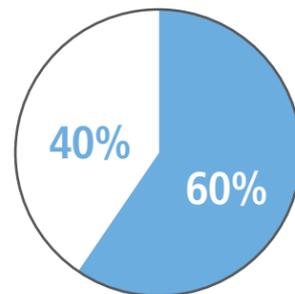
JOHN SUFFERS A DISABLING ILLNESS OR INJURY

No Disability Income Insurance



John's income stops and there is no replacement

With Disability Income Insurance



A portion of John's income is replaced with monthly insurance proceeds

COVERAGE DESIGNED AROUND YOU

OMNI Advantage & Essential offer comprehensive coverage that can provide the income protection needed to help maintain your lifestyle should the unexpected happen. You'll receive a monthly disability benefit if illness or injury prevents you from working in your regular occupation, you are not gainfully employed and you are under the appropriate care of a physician.¹

- Flexible policy designs with optional features to meet your individual needs
- Guaranteed premiums (noncancelable) — With OMNI Advantage your premiums are guaranteed not to change through age 67²
- Guaranteed renewable coverage — Your coverage is guaranteed for the life of the policy, as long as you pay the premiums³ on time
- Coverage for mental and/or substance use disorders⁴

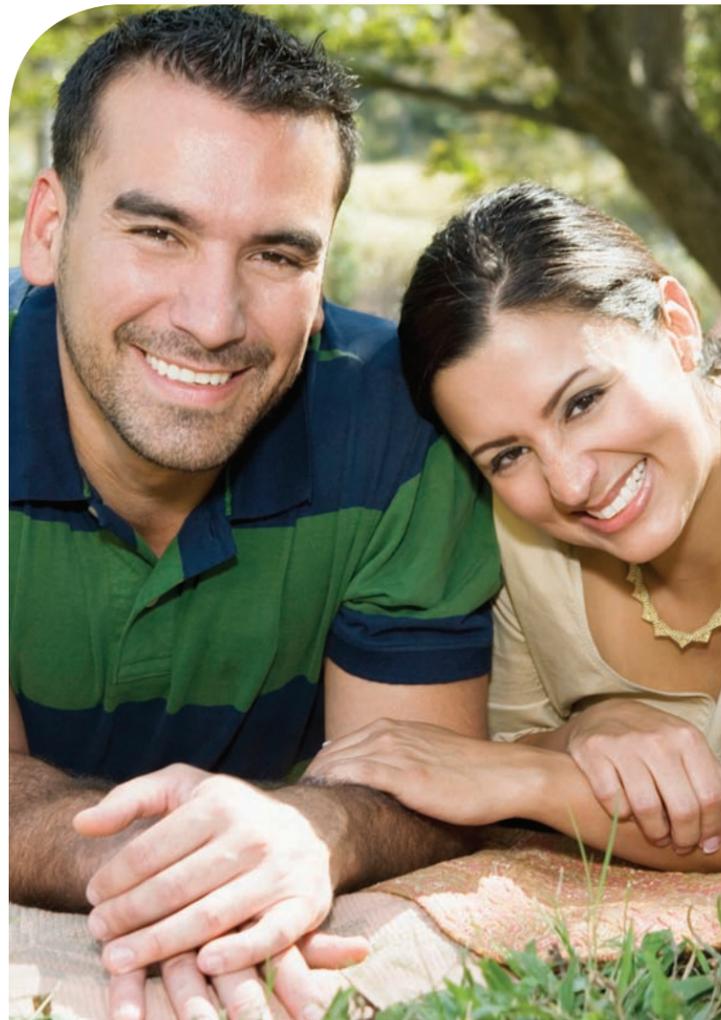
OMNI Advantage & Essential

Whether you need a primary policy or a supplemental policy to complement an employer-sponsored plan, MetLife has a solution to meet your needs.

Additional

Options to Enhance Your Coverage

Your financial representative can help you choose the options which are right for you. MetLife's products allow you to add optional riders at an additional cost. Certain riders offer benefits while healthy and working while others if you're disabled.



WHILE HEALTHY AND WORKING

Automatic Increase Benefit: Your benefit will automatically increase by 5% for the first five years with no additional underwriting required: all you have to do is pay the extra premium for the 5% increase in each of the first five years.

Guaranteed Insurability Rider:⁶ Allows you to lock in your medical insurability now, with the option to purchase additional coverage later, with only financial underwriting, as your income or needs change over time.

Refund of Premium: After every fifth policy anniversary, MetLife will refund half of all premiums paid for your disability coverage. Over time, this will reduce your total out of pocket expense. Refunds to you will be reduced by any benefits paid during that time.

Term Premium Conversion Rider:⁷ This will lower initial out of pocket premiums. You can purchase all or a portion of your disability benefit with term premiums. Five durations are offered: annually renewable (1 year), 5 year, 10 year, 15 year or 20 year.



TAKING THE NEXT STEP

Disability income insurance is an important part of a complete protection plan. MetLife takes pride in offering an outstanding lineup of disability income insurance products with features to fit most needs and budgets. Your financial representative can help you select the policy that best fits your needs.

Trust the Strength of MetLife

The promise of a financial safety net is only as strong as the company behind it. Disability income insurance from MetLife can help you protect your loved ones while building your financial portfolio.

Since 1868, MetLife has been one of the largest and most respected financial institutions in the U.S. In addition, MetLife is a leading global provider of insurance, annuities and employee benefit programs, serving 90 million customers in over 60 countries. MetLife's financial strength ratings are among the highest in the industry.*

* For current ratings information and a more complete analysis of the financial strength of Metropolitan Life Insurance Company, please go to www.metlife.com and click on "About MetLife," "Ratings".

IF DISABLED

The Occupation Riders:

You will receive a disability benefit in the event you are unable to work in your regular occupation due to a disability, and are under the appropriate care of a physician, but are employed full-time in another occupation.

- With the Your Occupation Rider, you receive the full total disability benefit regardless of your new income.
- With the Transitional Your Occupation Rider⁸ you could receive up to the full total disability benefit, based on your new income.

Catastrophic Disability Rider: An additional benefit will be paid on top of your regular disability benefit if you are found to have complete and irreparable loss of certain extremities, such as both hands or feet; senses, such as sight and hearing; or if you are totally disabled and have certain irreversible diseases, such as senility or dementia.

Lifetime Benefit Rider: A benefit will be paid for your entire lifetime if you become disabled and continue to be totally disabled after 65.⁹

Cost of Living Adjustment (COLA) Rider: If you are disabled for more than 12 months, benefits can increase to help keep pace with inflation.

Residual Disability Rider: Some disability benefits may be paid even if you are able to work but, due to an illness or injury, you lose 20% of your income.

For many, the importance of disability income insurance may not be realized until it's too late. For this reason, MetLife created the "Man on the Street" video. This video shows interviews with real people in Grand Central Station about their thoughts and feelings on the importance of protecting their income with disability income insurance. Using your smart phone, scan the QR Code to watch the video.¹⁰



- ¹ Benefits begin to accrue after the end of the elimination period. The period of time during a disability for which you are protected in your regular occupation varies by occupational class. After this period is completed, benefits will be paid if injury or sickness prevents you 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 appropriate care of a physician.
- ² Subject to state variations. States that have not approved the age 67 feature will be noncancelable until age 65. Please ask your representative for more details.
- ³ Premiums may change on a class basis for Essential policies.
- ⁴ Full coverage for disabilities due to mental and/or substance use disorders with Omni Advantage. Limited coverage with Omni Essential. Ask your representative for complete details.
- ⁵ All riders are not available in all states or to all issue ages or occupational classes. Please ask your representative for complete details.
- ⁶ The final date on which you may increase benefits without medical underwriting through the Guaranteed Insurability Rider is the policy anniversary that occurs before you are age 52.
- ⁷ Premiums are subject to increase after the term premium period.
- ⁸ The monthly benefit under this rider will be reduced if your monthly loss of earnings, after subtracting any other disability benefits received, is less than the Maximum Monthly Transitional Your Occupation (TYO) benefit. The Maximum Monthly TYO benefit is the sum of the monthly Total Disability benefit and the monthly Social Insurance Offset benefit (Social Insurance Substitute in NY and NJ), if included in your policy.
- ⁹ Benefits after age 65 could be reduced depending on the age the policyholder becomes disabled.
- ¹⁰ You may need to download a QR reader in order to scan the QR code. Not all phones will be able to scan the QR code.

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 costs and complete details.

For policies issued in New York: 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 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits when averaged over all people with the applicable policy.

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

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