

Guaranteed Insurability Rider



Increase Your Benefits as You Earn More

Your income allows you to provide a certain lifestyle for yourself and your family. Disability insurance can help protect that lifestyle by providing a monthly benefit which replaces a portion of your income if you suffer an illness or injury and are unable to work.

However, your income may increase from the time you originally purchased your policy to the time you may need your disability benefit. This could make your original benefit too small to adequately meet your income protection needs.

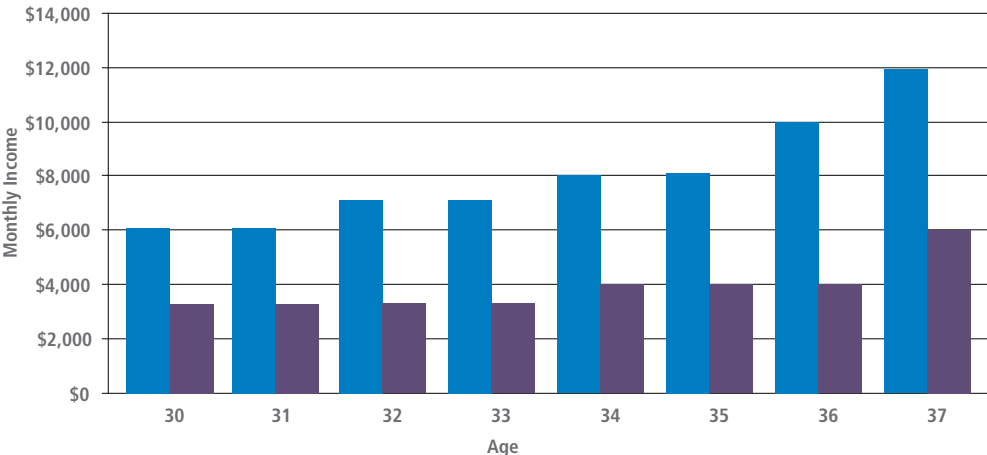
MetLife has a solution. The **Guaranteed Insurability Rider** allows you to purchase additional monthly benefits, up to a predetermined amount, every year, regardless of any changes in your health. All you have to do is qualify financially by showing that your income has increased.

How it Works

This rider offers a Standard or Advanced option¹ to increase coverage by your predetermined benefit amount,² or unit. With the Standard option, you can apply for an increase in any year that you prove your income has grown; you can also apply if your income grew in prior years but you didn't exercise the option at that time. With the Advanced option, you can increase your benefits up to the available maximum amount all at one time, starting on the effective date of the policy up to the later of the third policy anniversary, or the policy anniversary on or immediately following your 40th birthday.

Let's look at an example of the Standard Option³ ↓

Starting at age 32, Larry began earning more than the previous years, but did not exercise his option to increase his benefits. At age 34, his income increased again, and he decided to purchase one unit of additional benefits or \$1,000. At age 37, Larry is earning even more money and since he didn't exercise his Standard Option at age 36, he was able to increase his benefits by two units, or \$2,000.



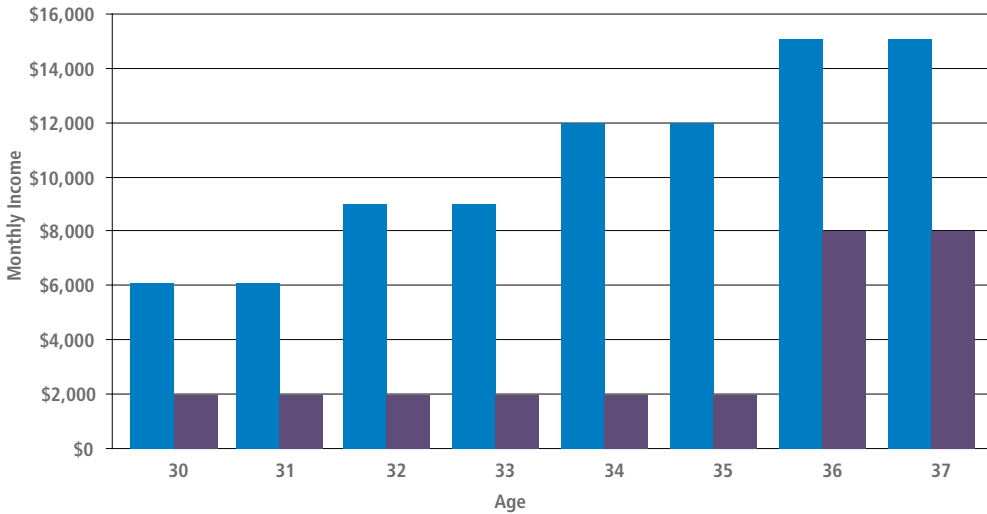
This example assumes a starting monthly benefit of \$3,000 with a maximum unit increase of \$1,000.

■ Monthly Income
■ Monthly DI Benefit

Now let's look at an example of the Advanced Option



Susan is earning significantly more money every year but does not exercise her option until age 36. Susan chooses to increase her coverage by the maximum amount of \$6,000, giving her an \$8,000 benefit. Since she was under 40, she can use all her units of increase, understanding that no future units will be available.



This example assumes a starting monthly benefit of \$2,000 with a maximum increase amount of \$6,000 available.

Monthly Income
Monthly DI Benefit

Why MetLife?

At MetLife we're working hard when you can't to provide you with income when you need it most. We have the experience, commitment and resources to help you safeguard the things that matter most to you. Discover the protection of disability insurance backed by the strength of MetLife.

¹ The Advanced Option is not available in all states. Ask your MetLife representative for complete details.

² The amount of the unit of increase is based on the applicant's occupational class and must be in increments of at least \$50. The amount of the maximum total increase is based on a number of factors including base benefit amount issued, occupational class, unit of increase amount, the applicant's age, and whether certain other riders are issued with the policy. The increase takes effect if your application is approved on the applicable option date provided you are not disabled on that date. Increases will not be payable for recurrent disabilities, which is a disability that started prior to the option date.

³ The standard option is available until the policy anniversary on or immediately following insured's 51st birthday or until increases have reached the maximum increase amount.

All policies, riders and provisions may not be available in all states, at all issue ages and to all occupational classes. Ask your representative for complete details. Eligibility is subject to underwriting approval.

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 MetLife 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 Department of Financial Services. 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.

Disability income insurance is issued by Metropolitan Life Insurance Company on IDIP12-01-IDIP12-08, IDI2000-P/GR.

• Not FDIC-Insured • Not Insured By Any Federal Government Agency • Not Guaranteed by Any Bank or Credit Union



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