

# MetLife Income Guard<sup>SM</sup>

## Cost of Living Adjustment Options

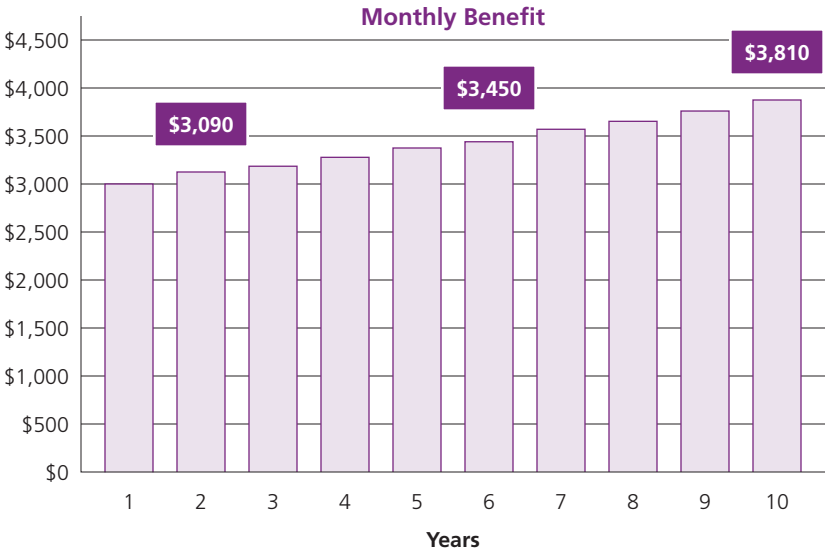


# MetLife

If you are concerned with your disability benefits losing purchasing power over time, MetLife Income Guard's cost of living adjustment (COLA) riders may be the solution. You can choose from three riders, each designed to help benefits keep pace with inflation in a different way.

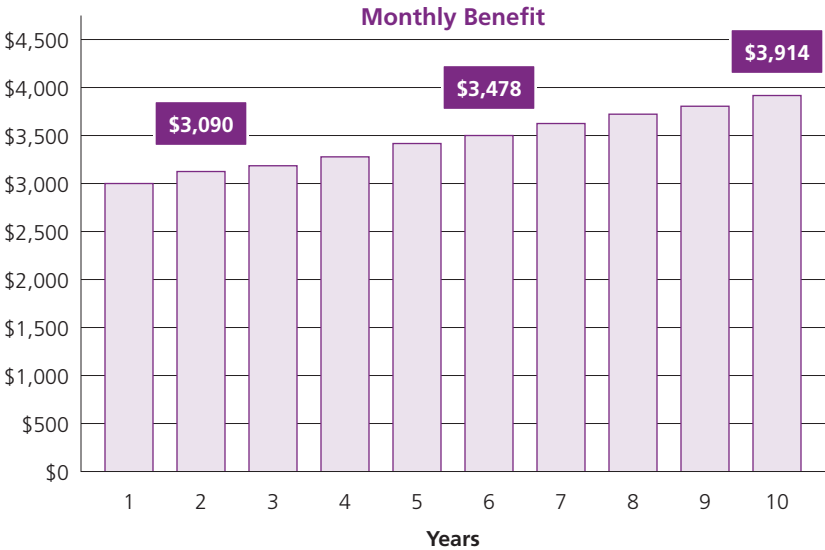
Let's look at the options and how they work. Say you start out with a \$3,000 monthly benefit...

### COLA 3% SIMPLE RIDER



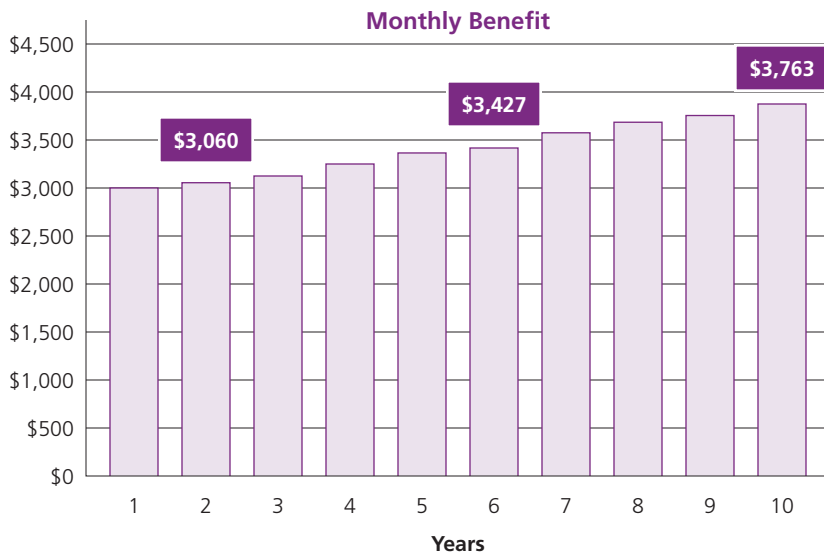
After the first year of disability, the benefit increases each year by the same amount (3% of the original benefit amount).

### COLA 3% COMPOUND RIDER



After the first year of disability, the benefit increases each year by 3% over the prior year's benefit amount during a continuous qualifying disability. Over a long period, the compounding effect can add up.

## COLA 0-10% RIDER



After the first year of disability, the benefit could increase between 0-10%, based on the change in the Consumer Price Index, CPI-U. If there is no change or if the CPI-U decreases, there is no change to the benefit amount.

For this example, hypothetical changes to the CPI-U index are: year(s) 2- 2%, 3- 3%, 4- 2.5%, 5- 4%, 6- 2%, 7- 3%, 8- 2.5% 9- 4%, 10- no change.

**If you aren't sure which option is right for you, your financial professional can help you evaluate these and all your disability insurance options in light of your specific concerns, budget and income protection needs.**

### 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.

**For more information, contact your financial professional today.**

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.

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.

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. May 2014

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

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