

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

## Combining Discounts and Premium Reductions for Greater Savings



# MetLife

MetLife offers discounts and premium reductions that can make it more affordable to prepare for the unexpected with disability insurance (DI). Whether it's one person, a group of employees or members of an association, discounts and/or premium reductions could be available and the savings could add up.

Discount Type	Discount	How to Qualify
Association Discount	5%-10%	If your client is a member of a qualifying association. The discount depends on the type of association.
Multi-Policy Discount	5%	If your client purchased a qualifying life insurance policy from MetLife less than 12 months before applying for a disability policy.
MultiLife Discount Program	15%-20%	When three or more employees in a company apply for a policy at the same time. The discount varies based on occupation class and whether the employer or employees pay the premiums.

### Combine Discounts and Premium Reductions for Greater Savings

Most of MetLife's disability insurance discounts and premium reductions can be combined to offer even greater savings. See how they can add up:

John, a business executive, recently purchased life insurance from MetLife and is a member of a statewide professional association that entered into an association discount program with MetLife.

<b>MetLife Multi-Policy Discount</b>	5%
<b>Association Discount</b>	10%
<b>Total Discount: 15%</b>	

Jim is a computer systems analyst at a mid-size company which offers MetLife DI as part of their voluntary program. Within the last year, Jim also purchased a life Insurance policy from MetLife.

<b>Employee-Paid MultiLife Program</b>	15%
<b>MetLife Multi-Policy Discount</b>	5%
<b>Total Discount: 20%</b>	

*Continued...*

Premium Reduction Type <sup>1</sup>	Premium Reduction	How to Qualify
List Bill / Payroll Deduction modal factor discount	5%	When premiums for at least three policies are billed together on one bill through voluntary payroll deduction.
Mental Disorder & Substance Use Disorder Limitation	10%	If your client is in the 4M or 5D occupation class and their policy has Specialty Your Occupation language, their benefits paid for these types of disabilities will be limited to 24 months over the life of the policy, unless hospitalized.

Catherine is a partner with four other physicians in an OB/GYN practice. Each partner needs more disability coverage and all decide to apply and plan on the practice paying the combined premium. And, since all four partners are in the 4M occupation class, their benefits for disability due to mental and substance use disorders will be limited to 24 months. All policies include Specialty Your Occupation language.

<b>Employer-Paid MultiLife Program</b>	20%
<b>Mental Disorder and Substance Use Disorder Limitation Rider Premium Reduction<sup>2</sup></b>	10%
<b>Total Discount/Premium Reduction: 30%</b>	

If Catherine had purchased a MetLife Life Insurance policy within the last year, she may also qualify for the Multi-Policy discount.

<b>Employer-Paid MultiLife Program</b>	20%
<b>Mental Disorder and/or Substance Use Disorder Limitation</b>	10%
<b>MetLife Multi-Policy Discount</b>	5%
<b>Total Discount/Premium Reduction: 35%</b>	

**Learn more about how MetLife can help you grow your disability insurance business by contacting us today.**

<sup>1</sup> The Mental Disorder & Substance Use Disorder is not selectable by the client and List Bill is not permanent.

<sup>2</sup> When a policy is issued with a Mental Disorder and Substance Use Disorder Limitation Rider, a 10% premium reduction is applied. The 10% reduction does not apply to all elements of the premium. It does not apply to the policy fee nor to the premium for the Catastrophic Disability, Spousal Catastrophic Disability and COBRA premium Reimbursement riders if selected.

Disability income insurance is issued by Metropolitan Life Insurance Company, New York, NY 10166. All policies, riders and provisions may not be available in all states, at all issue ages and to all occupational classes.



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