

# Disability Insurance Portfolio MetLife Income Guard<sup>SM</sup> Hot Spots



**MetLife is working for you** to help grow your disability insurance sales. We believe disability insurance (DI) can be a core part of a comprehensive financial plan and can offer solutions to meet the needs of both individuals and businesses.

Our flagship product, MetLife Income Guard, offers your clients some of the highest issue and participation limits and the most choices for customization ever from a MetLife disability insurance policy. Competitive rates in the executive and medical markets coupled with a wide array of optional riders may make MetLife Income Guard your disability insurance policy of choice.

### Multiple Definitions of Disability

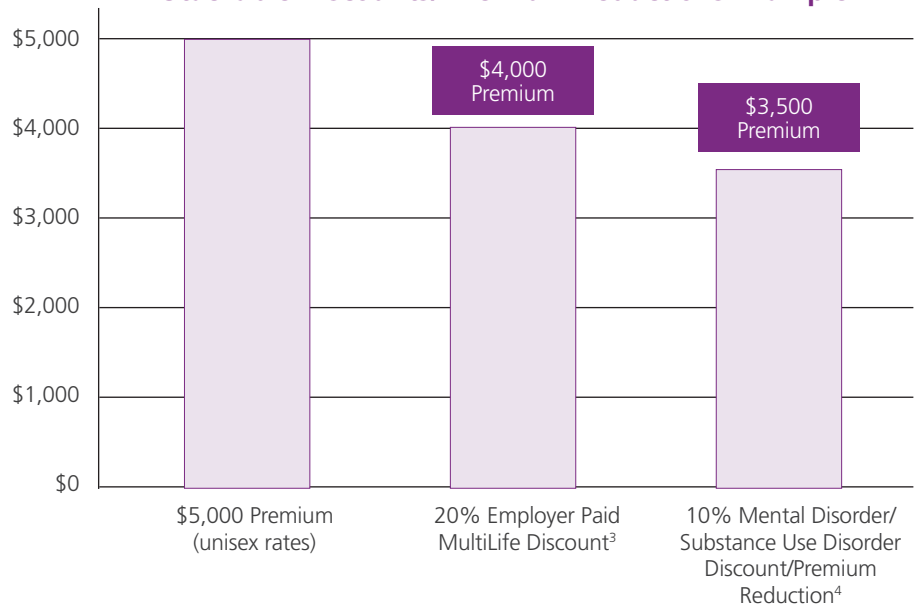
Make sure your clients receive a benefit even if they're able to work in another occupation.

- **Transitional Your Occupation:** we'll pay up to the total benefit amount if your client is disabled.<sup>1</sup>
- **Your Occupation:** no matter how much your client earns in their new occupation, if they cannot perform their regular occupation, we'll pay the entire benefit.
- **Specialty Your Occupation<sup>2</sup>:** A built-in feature only available for medical and dental professionals. If your medical or dental specialist client cannot perform the material and substantial duties of their specialty that they were performing immediately prior to disability, the entire monthly benefit may be payable, even if they're employed in another occupation.

### "Stackable" Discounts/ Premium Reductions

Companies frequently offer discounts to help make obtaining DI coverage more affordable for clients. MetLife Income Guard will allow your clients to "stack" discounts and premium reductions for even greater savings.

**Stackable Discounts/ Premium Reductions Example**



### Unbundled Product

MetLife understands that every client is unique. That is why MetLife Income Guard is an unbundled product with a wide range of riders allowing you to build a policy to meet each client's coverage needs. Whether it's options for when your client is healthy and working; for when your client is disabled, or even for when they have returned to work after a disability, MetLife Income Guard has them covered.

## High Issue & Participation Limits

MetLife offers some of the highest coverage limits in the industry.

- ✓ For individuals with no other disability coverage, MetLife offers some of the industry's highest issue limits.
- ✓ If supplementing existing group or individual DI coverage, our industry leading participation limits provide your clients more coverage.

	Max Issue	Max Participation with other IDI	Max Participation with Group LTD
White Collar Professionals 6S, 5A, 4A	\$20,000	<b>\$35,000</b>	<b>\$40,000</b>
Medical Specialists 6M & 5M, 5D	\$17,000	<b>\$30,000</b>	<b>\$35,000</b>

**MetLife has a long history of financial strength and our diversified risk portfolio helps us deliver on our commitments to our policyholders. Learn more about how MetLife can help you grow your disability insurance business by contacting us today.**

<sup>1</sup> Benefit may be reduced based on loss of earnings and other disability insurance coverage.

<sup>2</sup> Specialty your occupation is encompassed in the definition of "regular occupation," which in turn, is part of the definition of "total disability."

<sup>3</sup> The MultiLife discount is off of MetLife's unisex rates.

<sup>4</sup> Conditions apply. Not for individual selection. The 10% premium reduction does not apply to all elements of the premium. It does not apply to the policy fee nor to the premiums for the Catastrophic Disability, Spousal Catastrophic Disability and Cobra Premium Reimbursement riders if selected.

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Disability 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. May 2014

# MetLife

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 *MetLife*  
*Disability Insurance*  
**working**  
**for you.**