

DISABILITY INSURANCE

OMNI Essential



MetLife



competitively
priced income

protection



Protecting

Protecting your income is a smart idea. While you may already have life insurance, disability insurance can help balance your income protection plan by protecting your income if you become sick or injured and are unable to work.

the importance of your income and protecting it



What is your most valuable asset? If you are like most people, your most valuable asset is your income and your ability to earn a living. You probably rely on your income to:

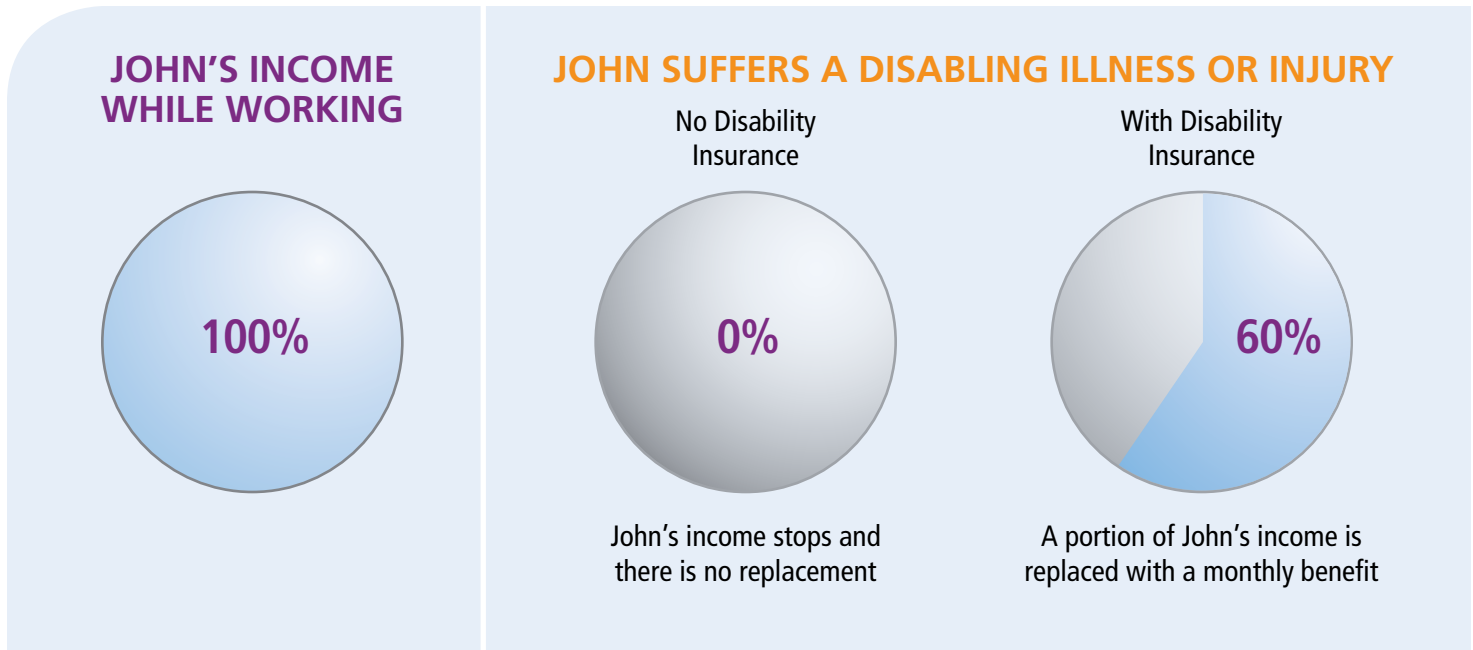
- Pay for ongoing expenses, like the mortgage, groceries and car payments
- Save towards retirement and other financial goals
- Enjoy luxuries like vacations, restaurants and leisure activities
- Maintain your family's way of life

If protecting all of the things your income allows you to do is important, it may be time to consider disability insurance. Disability insurance provides a portion of your income if you can no longer work due to illness or injury.



LET'S TAKE A LOOK AT HOW DISABILITY INSURANCE COULD 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.



The above example is hypothetical. Individual results may vary based on policy type, occupation class, state availability and other specific circumstances.

As you can see, without disability insurance, John's income stops. However, with the protection of a disability 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.

BUT WHAT TYPE OF PERSON NEEDS DISABILITY INSURANCE?

One common misconception is that it is only for people who make a lot of money, which is not true. Some of the most common reasons a person purchases disability insurance is to:

- Help ensure they can maintain their lifestyle if they suffer a disabling illness or injury — whether they have dependents or not
- Maintain a steady stream of income in the event of a disability
- Help protect retirement, personal or other savings in the event of a disability
- Make up for a lack of disability insurance coverage through their work
- Supplement the disability insurance coverage they have through work

DO YOU HAVE GROUP DISABILITY COVERAGE? IT'S A GREAT START, BUT MAKE SURE YOU'RE AWARE OF THESE FACTS:

- Group long-term disability (LTD) insurance 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 insurance with after-tax dollars, benefits are usually tax-free.

Protection from MetLife



COVERAGE DESIGNED AROUND YOU

For the value-conscious, OMNI Essential offers customizable 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 This product also offers:

- Flexible policy designs with optional features to meet your individual needs
- Guaranteed renewable coverage — your coverage is guaranteed² for the life of the policy, as long as you pay the premiums³ on time
- Coverage for mental and/or substance use disorders⁴

OMNI 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.

enhance your coverage with additional options

Omni Essential allows you to add optional riders at an additional cost. These riders give you the ability to create a policy customized to your needs. This is just a small sample of the options available. Your financial representative can help you choose the best options for you.



Residual Disability: Provides partial benefits when the insured returns to work and, under certain conditions, the insured's ongoing disability causes a 15% or more loss of earnings.

Catastrophic Disability:⁵ Some illnesses and injuries can be more severe than others, with more devastating consequences. MetLife refers to these as "catastrophic" disabilities. You'll receive an additional benefit if you suffer a catastrophic disability, such as losing your sight in both eyes, hearing in both ears, or the loss of use of your hands and/or feet.

Automatic Increase Benefit (AIB): Helps benefits keep up with salary increases by automatically increasing your original base monthly benefit by 5% on the first five policy anniversaries. There is no cost to include the AIB Rider on your policy, but there will be a cost of the additional benefit amount at the time the increase takes effect, which will be based on your age.

Cost of Living Adjustment (COLA): Helps benefits keep pace with inflation in the event of a disability lasting longer than 12 months. Depending on the rider chosen:

- A) Adjustments are at a rate ranging from 0% to 10%, based on the Consumer Price Index (CPI-U); or
- B) The increase is at a rate of 3% simple.



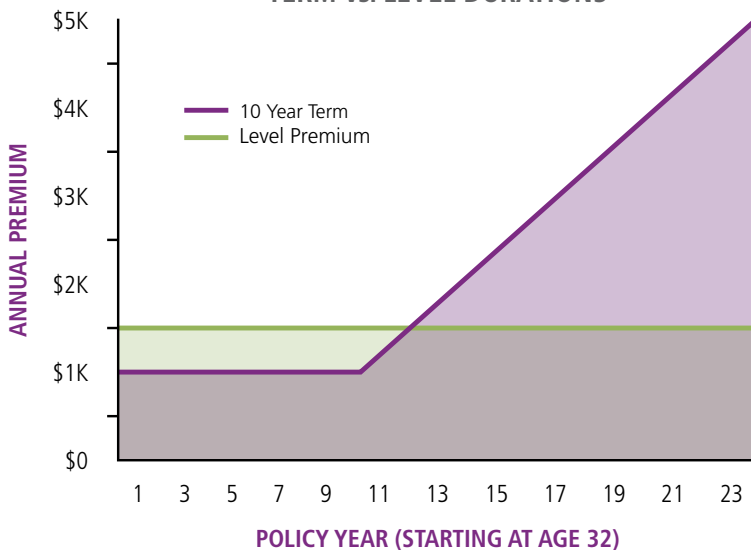
TAKING THE NEXT STEP

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

Term Premium Conversion:⁶ There are two types of premiums available: term and level. Without this rider, your policy will have a level premium, meaning you will pay the same amount annually. With term premium your initial premium will be lower, but it will increase after a set amount of time (term premium periods), either 1, 5, 10, 15, or 20 years.

You can lock in a level premium rate by converting all or a portion of the benefits paid with term premiums to benefits paid with level premiums, before the policy anniversary that occurs on or after your 56th birthday. Upon expiration of the term premium period, any term premium that is not converted to a level premium basis will begin to increase annually. Conversions will be to the existing policy, no additional/new policies are required.

**POLICY PREMIUMS PAID:
TERM vs. LEVEL DURATIONS**



Term premium is a premium amount that is initially level and then increases after a set amount of time. For example, if coverage is purchased with a term premium period of 10 years, the premium will be level for 10 years and then begin to increase on an annual basis at the end of the 10-year period.

Level premium is a premium amount that is not scheduled to change or increase for the life of the policy.

- 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 Policies become conditionally renewable after age 65/67, depending on the state, or 5 years if later.
- ³ Premiums may change on a class basis for policies.
- ⁴ Coverage is limited to 24 months. Ask your representative for complete details.
- ⁵ Subject to state availability.
- ⁶ The Term Premium Conversion Rider is not available in all states.

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 insurance is issued by Metropolitan Life Insurance Company on IDI2000-P/GR.

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MetLife

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
metlife.com

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