

Your Occupation Rider



MetLife

Continue to Receive Disability Benefits Even If You Start a New Occupation

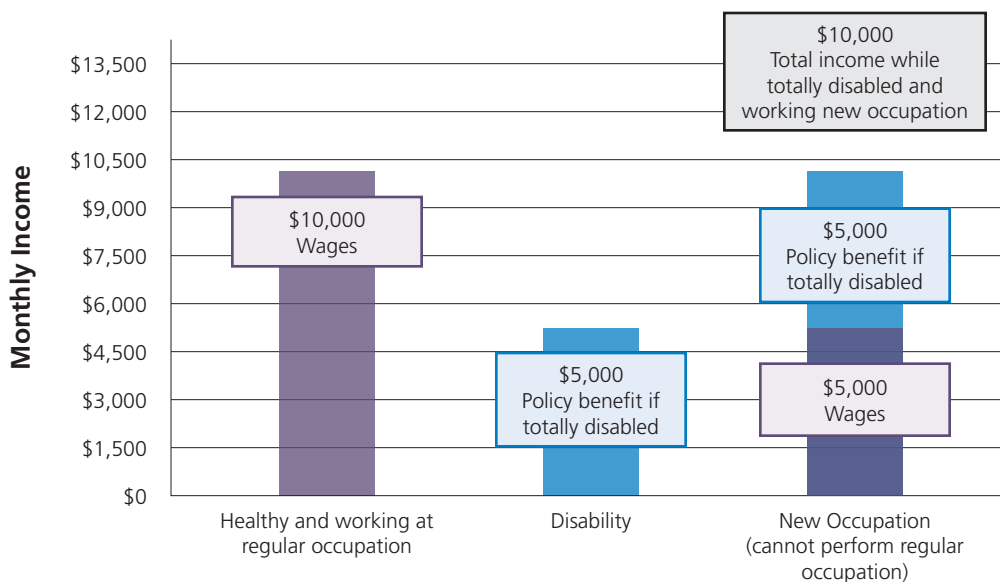
You work hard to provide the income you and your loved ones rely on. If an illness or injury prevents you from working in your regular occupation, disability insurance can help replace a portion of that income. But what if you couldn't work in your regular occupation but can work in a new occupation?

MetLife has a solution. The optional Your Occupation¹ rider can help you receive your full disability benefits, regardless of the income from your new occupation. Even if you are employed full-time in another occupation, you will be eligible to receive a total disability benefit as long as:

- you are unable to perform the material and substantial duties of your regular occupation due to a disability
- you are under the appropriate care of a physician

[Let's look at an example.²] ↓

Mary worked as an attorney until she suffered a disability that made it impossible for her to return to her career. However, she found out that she was able to work as a professor of law with her condition. She has a personally owned disability policy which provided a portion of her income while she was disabled and unable to work her regular occupation. **Because she purchased the Your Occupation rider, Mary will continue to receive her total disability benefit while earning an income in her new occupation.**



¹ Not available in all states or to all occupational classes. Policy must also have the Residual Disability rider. Some restrictions may apply.

² This example is hypothetical. Individual results may vary based on policy type, occupation class, state availability and other specific circumstances.

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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 MetLife representative 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 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.

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

MetLife

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