

DISABILITY INSURANCE

MetLife Income GuardSM



MetLife



Producer Guide

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working for you.

At MetLife we're working hard when you can't to provide you with support when you need it most. We have the experience, commitment and resources to help safeguard the things that matter most to your clients. *Discover the protection of disability insurance backed by the strength of MetLife.*

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AVAILABILITY

Please see the MetLife Income Guard state availability chart for more information on where MetLife Income Guard is available. The state availability chart can be found on the producer portals under Products > Disability Insurance > Individual Products > MetLife Income Guard.

POLICY SUMMARY

- **Occupation Classes:** 6S, 6M, 5A, 5M, 5D, 5I, 4A, 4M, 3A, 2A, A, B
- **Issue Ages:** 18-70
- **Elimination Periods:** 90, 180, 365, 730¹

¹ 730 day EP not available in all states.

Policy Overview

MAXIMUM BENEFIT PERIOD

2 Year, 5 Year, 10 Year, To Age 65, To Age 67, To Age 70

Maximum Benefit Period Availability:

Maximum Benefit Period	Occupational Class	Maximum Issue Age
2 Year	6S, 6M, 5A, 5M, 5D, 5I, 4A, 4M, 3A, 2A, A, B	70
5 Year	6S, 6M, 5A, 5M, 5D, 5I, 4A, 4M, 3A, 2A, A, B	62
10 Year	6S, 6M, 5A, 5M, 5D, 5I, 4A, 4M, 3A, 2A, A, B	56
To Age 65	6S, 6M, 5A, 5M, 5D, 5I, 4A, 4M, 3A, 2A, A	64
To Age 67	6S, 6M, 5A, 5M, 5D, 5I, 4A, 4M, 3A, 2A	66
To Age 70	6S, 6M, 5A, 5M, 5D, 5I, 4A, 4M, 3A, 2A	69

PAYMENT MODES

- Annual, Semi-annual, Monthly MIDA\$ and List Bill

DEFINITIONS OF DISABILITY

For All Occupation Classes Except Medical Professionals

Total Disability or Totally Disabled means that due solely to Impairment caused by Injury or Sickness, You are:

- Before the end of the Regular Occupation Period shown on the Policy Schedule Page:
 - Prevented from performing the material and substantial duties of Your Regular Occupation;
 - Not Gainfully Employed; and
 - Receiving appropriate care from a Physician who is appropriate to treat the condition causing the Impairment.
- After the Regular Occupation Period shown on the Policy Schedule Page (illustrated in the chart below):
 - Prevented from performing any occupation for which You are or become reasonably fitted by Your education, training and experience;
 - Not Gainfully Employed; and
 - Receiving appropriate care from a Physician who is appropriate to treat the condition causing the Impairment.

Regular Occupation means Your usual occupation (or occupations, if more than one) in which You are Gainfully Employed at the time You become Disabled. If You are not Gainfully Employed at the time Your Total Disability begins, Regular Occupation shall then mean any occupation(s) for which You are reasonably fitted by Your education, training or experience.

Specialty Your Occupation²

Available to occupational classes 6M, 5M, 5D, 5I, 4M with to age 65 benefit period or greater

Total Disability or Totally Disabled means that due solely to Impairment caused by Injury or Sickness, You are:

- Prevented from performing the material and substantial duties of Your Regular Occupation; and
- Receiving appropriate care from a Physician who is appropriate to treat the condition causing the impairment.

Regular Occupation means Your usual occupation (or occupations, if more than one) in which You are Gainfully Employed at the time You become Disabled.

MetLife will consider the material and substantial duties You are performing, including those of a professionally recognized specialty (or specialties if more than one) in medicine or dentistry immediately prior to the time You become Disabled to be the material and substantial duties of Your Regular Occupation.

Regular Occupation Periods:

Occupational Class	Regular Occupation Period
6S, 5A, 4A, 3A, 6M, 5M, 5D 5I, 4M	The maximum benefit period
2A	5 years
A, B	2 years

POLICY FEATURES

Noncancelable and Guaranteed Renewable

MetLife Income Guard is a Noncancelable and Guaranteed Renewable to Age 67 or 5 years if later. As long as premiums are paid on time, MetLife cannot change the policy or its premiums of coverage until the first premium due date on or after the insured's 67th birthday or on the fifth policy anniversary, if later.

² Only available to medical and dental specialists. For medical and dental specialists, specialty your occupation, while not a term specifically used in the definition of total disability, is encompassed in the definition of regular occupation, which in turn, is part of the definition of total disability. Requires one of three residual riders and an to age 65 or greater benefit period.

Renewal Privilege

If employed after age 67 (or the fifth policy anniversary if later) the insured may continue coverage with the exclusion of certain riders as long as:

1. insured remains gainfully employed for at least 30 hours per week; and
2. the premium is paid on time.

Presumptive Total Disability

(Added by rider at no additional cost) Presumptive total disability means that the insured is presumed totally and permanently disabled if an injury or sickness causes the complete, irrecoverable and irreparable loss to the insured of:

1. the use of both hands, or both feet or one hand and one foot; or
2. the sight of both eyes; or
3. speech; or
4. hearing in both ears.

Extension of Benefits upon Death

If the insured dies during a continuous period of disability after benefits were paid for 12 months or more, an additional benefit equal to the amount of the benefit payable for the last month of disability will be paid to the insured's beneficiary for each of the first 6 months following the insured's death.

Transplant Surgery

If the insured is disabled because of surgery that was performed at least 6 months after the effective date of the policy to transplant part of the insured's body to someone else, MetLife will consider the insured to be disabled due to sickness.

Rehabilitation

While the insured is receiving monthly benefits for disability, MetLife will consider participating in the cost of an occupational rehabilitation program aimed at helping the insured to return to gainful employment. The program may be at the request of either the insured or MetLife. MetLife will continue to pay benefits to the insured based on mutually agreeable terms.

Waiver of Premium

After the insured has been disabled for a period of 90 consecutive days, or has satisfied the elimination period, whichever is earlier, MetLife will waive any premium that becomes due while the insured remains disabled. The policy and its benefits will continue as if the premium had been paid. MetLife will also refund any premium that became due during the first 90 consecutive days of disability, or the period during which the elimination period was satisfied. The premium waived will be based on the frequency of payment in effect on the date disability starts.

Tail-End Waiver of Premium

If premiums are being waived and benefits have been payable for 12 months or more, MetLife will continue to waive any premiums due during the first 90 days after disability ends.

Recurrent Disability

If after the end of a period of disability for which disability benefits have been paid, the insured becomes disabled again (due to the same or related cause), MetLife will deem the later period of disability to be a recurrent disability, i.e., a continuation of the preceding period of disability and consequently a new elimination period will not need to be satisfied, unless;

1. the insured has been gainfully employed for at least 30 hours per week for at least 12 months following the end of the preceding period of disability, if the maximum benefit period for the monthly benefit for total disability is to age 65 or longer ; or
2. the insured has been gainfully employed for at least 30 hours per week for at least 6 months following the end of the preceding period of disability, if the maximum benefit for total disability is shorter than to age 65.

Concurrent Disability

If the insured's disability is caused by more than one overlapping injury or sickness, benefits are paid as if the disability was caused by one injury or sickness.

Suspension during Military Service

If the insured enters full-time active duty in the military service of any nation or international authority, the insured may suspend the policy and not required to pay premiums. The insured may not suspend the policy during active duty for training that lasts 3 months or less. The policy will not be in force during the suspension; therefore no privileges or options of the policy or riders may be exercised during the suspension. The policy will not cover any loss due to an injury or a sickness that first manifests itself while the policy is suspended. If the insured's full-active duty in the military service ends before the first premium due date on or after the insured's 67th birthdate (or 5th policy anniversary if later), the insured may place the policy back in force at the premium rate that would have been in effect had the policy not been suspended.

Suspension During Unemployment

If the policy has been in force for at least one year, the insured may suspend the policy for a maximum of 12 months if the insured:

1. becomes unemployed; and

2. receives 8 weeks of governmental unemployment benefits. The policy will not be in force during the suspension; therefore no privileges or options of the policy or riders may be exercised during the suspension. The policy will not cover any loss due to an injury or a sickness that first manifests itself while the policy is suspended. At the end of the 12 months, or earlier upon receipt of satisfactory evidence that the insured is gainfully employed, the suspension will end, if it is before the first premium due date on or after the insured's 67th birthday (or 5th policy anniversary, if later) and the policy will be placed back in force. The premiums will be at the same rate the insured would have been had the policy not been suspended.

Pre-Existing Conditions Exclusion

(could vary by state)

For the first two years of coverage, the policy does not cover disabilities caused by sickness or injury for which, in the 5 years prior to the effective date, or the effective date of any policy change or reinstatement:

- Medical advice or treatment or care was contemplated, or was recommended by or received from a physician; or
- Symptoms existed that would cause an ordinarily prudent person to seek diagnosis, care or treatment.

This exclusion does not apply to any condition that was disclosed, and that was not misrepresented in the application and was not excluded by name or specific description.

Time Limit on Certain Defenses

(could vary by state)

After 2 years from the effective date of the policy or of any policy change or reinstatement, no misstatements, except for fraudulent misstatements made by the insured on the application or on the application for policy change or reinstatement, can be used to void the policy or such policy change or reinstatement, or to deny a claim under the policy or the policy change or reinstatement for a disability starting after the end of such 2-year period.

No claim for disability starting after 2 years from the effective date of the policy, or of any policy change or reinstatement, shall be reduced or denied on the grounds that a sickness or physical condition had existed, but not manifested itself, before the effective date of the policy, or of such policy change or reinstatement, unless on the date the disability starts, that sickness or physical condition was excluded from coverage by name or specific description.

Mental Disorder or Substance Use Disorder (MDSUD) Coverage

Under the base policy there is no reduction in the maximum benefit period for disabilities due to a mental disorder or substance use disorder. Disabilities due to mental disorder or substance use disorder are treated as any other illness. A rider (MDSUD rider) that would limit the maximum benefit period to 24 months combined over the life of the policy unless the insured is confined to a hospital is mandatory for policies issued with occupational classes 4M or 5D that include the speciality your occupation language. A corresponding premium reduction will apply. This limitation rider is optional for occupational classes 6M, 5M, and 5I when part of an employer sponsored multi-life discount program that also includes occupational classes 4M and or 5D. For MultiLife discount programs where the MDSUD limitation period is optional for occupational classes 6M, 5M, and 5I, the limitation must be selected by all eligible employees (on a case level basis) and not individually selected.

Limited Benefit Period while outside the United States

While the insured is outside the United States, its possessions and Canada, benefits will be paid for a maximum of 24 months for all periods of disability combined during the insured's lifetime. This limitation does not apply to any period of time for which the insured is considered presumptively totally disabled.

GENERAL EXCLUSIONS

Benefits for a disability will not be paid or otherwise accrue if the disability is:

- Caused or contributed to by an act of war, whether declared or undeclared;
- Existing while the insured resides outside of the United States, its possessions and Canada, except as set forth in the Limited Benefit Period while Outside the United States section of the policy;
- Due to any loss excluded by name or specific description;
- Due to the insured committing, or attempting to commit, a felony;
- Existing while legally incarcerated or detained;
- Caused by an intentionally self-inflicted injury; or
- Due to pregnancy or childbirth, but will cover disabilities due to complications of pregnancy

Benefits for a disability may be limited by a rider or endorsement as shown on the policy page.

POLICY CHANGES

Certain changes to existing policies are allowable with the completion of pertinent sections of a change application. Underwriting may be required to approve any policy changes and any approved changes may result in a change in premium. Below is a chart indicating which changes are allowable, what kind of application is required, and if additional underwriting is required. Some changes to an existing policy may not be allowed. For those situations where a policy change is not allowable, the insured has the option to apply for a new disability policy, subject to underwriting, with a new fully completed application and new underwriting requirements.

Changes	Required Application Type	Underwriting Requirement
General Changes		
Increasing the length of the Elimination Period	Change Application	No
Reducing the length of the Elimination Period	Cannot be done past 6 months	Yes
Increasing the length of the Benefit Period	Cannot be done past 6 months	Yes
Reducing the length of the Benefit Period	Change Application	No
Apply to upgrade an Occupational Class	Change Application	Yes
Apply for a reconsideration of an exclusion rider or rating	Change Application	Yes
Apply for a tobacco user status change	Change Application	Yes
Increasing Base Benefit	Change Application	Yes
Reducing Base Benefit	Change Application	No
Converting Priority Plus MetLife Income Guard	Change Application	No
Exchanging an Expense Plus (BOE) Policy for another IDI Policy	Change Application	No
Removing an Optional Rider	Change Application	No
Adding Optional Riders		
Automatic Increase Benefit (AIB)	Cannot be added past 6 months	No
Catastrophic Disability Benefit	Change Application	Yes
Cost of Living Adjustment (COLA)	Change Application	Yes
Guaranteed Insurability Option (GIO)	Cannot be added past 6 months	Yes

Continued...

Changes	Required Application Type	Underwriting Requirement
Adding Optional Riders		
Lifetime Benefit for Total Disability	Cannot be added past 6 months	Yes
Life Event	Cannot be added past 6 months	N/A
Partial Disability	Change Application	Yes
Residual Disability	Change Application	Yes
Refund of Premium (ROP)	Cannot be added past 6 months	No
Residual without Recovery (Basic)	Change Application	Yes
Social Insurance Offset / Substitute	Change Application	Yes
Spousal Catastrophic Disability Benefit	Change Application	Yes
Transitional Your Occupation	Change Application	Yes
Your Occupation	Change Application	Yes
Term Premium Conversion	Cannot be added past 6 months	Yes

METLIFE'S MULTILIFE DISCOUNT PROGRAM

The MultiLife discount may be available for employer sponsored groups of 3 or more employees.

Eligibility:

- 2A to 6S occupation classes
- Issue Ages 18-70
- W-2 employees only

Discounts:

- Employee Pay — 15%
- Employer Pay — 20%

Additional Details:

- Employer pay means that the employer pays at least 50% of the premiums
- 2A and 3A occupational classes may be included but may not make up more than 20% of the overall eligible group.
- For eligibility details and case submission requirements, please contact the DI Resource Line.

Optional Riders

RIDER AVAILABILITY

Optional Rider	Eligible Occupational Classes	Issue to Ages	Eligible Benefit Periods	Renewable after Age 67 (or 5th policy anniversary)
Automatic Increase	6S, 5A, 4A, 3A, 2A, 6M, 5M, 5D, 5I, 4M	18-45	2, 5, 10, to Age 65, to Age 67, to Age 70	No
Capital Sum Benefit Rider (included at no additional cost)	6S, 5A, 4A, 3A, 2A, A, B, 6M, 5M, 5D, 5D, 5I, 4M	18-59	2, 5, 10, to Age 65, to Age 67, to Age 70	Yes
Catastrophic	6S, 5A, 4A, 3A, 2A, A, B, 6M, 5M, 5D, 5D, 5I, 4M	18-70	2, 5, 10, to Age 65, to Age 67, to Age 70	Yes
COBRA Premium Reimbursement	6S, 5A, 4A, 3A, 2A, A, B, 6M, 5M, 5D, 5D, 5I, 4M	18-59	2, 5, 10, to Age 65, to Age 67, to Age 70	No
COLA — Compound 3%	6S, 5A, 4A, 3A, 2A, A, B, 6M, 5M, 5D, 5D, 5I, 4M	18-69	5, 10, to Age 65, to Age 67, to Age 70	Yes
COLA — CPI 0 – 10%	6S, 5A, 4A, 3A, 2A, A, B, 6M, 5M, 5D, 5D, 5I, 4M	18-69	5, 10, to Age 65, to Age 67, to Age 70	Yes
COLA — Simple 3%	6S, 5A, 4A, 3A, 2A, A, B, 6M, 5M, 5D, 5D, 5I, 4M	18-69	5, 10, to Age 65, to Age 67, to Age 70	Yes
Guaranteed Insurability (GIO)	6S, 5A, 4A, 3A, 2A, 6M, 5M, 5D, 5I, 4M	18-45	2, 5, 10, to Age 65, to Age 67, to Age 70	No
Life Event	6S, 5A, 4A, 3A, 2A, 6M, 5M, 5D, 5I, 4M	18-45	2, 5, 10, to Age 65, to Age 67, to Age 70	No
Lifetime	6S, 5A, 4A, 6M, 5M, 5D, 5I, 4M	18-45	to Age 65	No
Partial Disability	6S, 5A, 4A, 3A, 2A, A, B, 6M, 5M, 5D, 5D, 5I, 4M	18-70	2, 5, 10, to Age 65, to Age 67, to Age 70	Yes
Presumptive (included at no additional cost)	6S, 5A, 4A, 3A, 2A, A, B, 6M, 5M, 5D, 5D, 5I, 4M	18-70	2, 5, 10, to Age 65, to Age 67, to Age 70	Yes
Refund of Premium	6S, 5A, 4A, 3A, 2A, A, B, 6M, 5M, 5D, 5D, 5I, 4M	18-70	2, 5, 10, to Age 65, to Age 67, to Age 70	No
Basic Residual	6S, 5A, 4A, 3A, 2A, 6M, 5M, 5D, 5I, 4M	18-69	2, 5, 10, to Age 65, to Age 67, to Age 70	Yes
Residual with Recovery	6S, 5A, 4A, 3A, 2A, 6M, 5M, 5D, 5I, 4M	18-69	10, to Age 65, to Age 67, to Age 70	Yes
Enhanced Residual with Recovery	6S, 5A, 4A, 3A, 6M, 5M, 5D, 5I, 4M	18-69	to Age 65, to Age 67, to Age 70	Yes
Social Insurance Offset	6S, 5A, 4A, 3A, 2A, A, B, 6M, 5M, 5D, 5D, 5I, 4M	18-59	2, 5, 10, to Age 65, to Age 67, to Age 70	No
Social Insurance Substitute	6S, 5A, 4A, 3A, 2A, A, B, 6M, 5M, 5D, 5D, 5I, 4M	18-59	2, 5, 10, to Age 65, to Age 67, to Age 70	No
Spousal Catastrophic	6S, 5A, 4A, 3A, 2A, A, B, 6M, 5M, 5D, 5D, 5I, 4M	18-59	2, 5, 10, to Age 65, to Age 67, to Age 70	No
Term Premium Conversion (TPC)	6S, 5A, 4A, 3A, 2A, A, B, 6M, 5M, 5D, 5D, 5I, 4M	18-50	2, 5, 10, to Age 65, to Age 67, to Age 70	No
Transitional Your Occupation	6S, 6M, 5A, 5M, 5D, 5I, 4M, 4A	18-59	10, to Age 65, to Age 67, to Age 70	Yes
Your Occupation	6S, 5A, 6M, 5M, 5D, 5I, 4M	18 - 69	to Age 65, to Age 67, to Age 70	Yes

RIDER OVERVIEWS

Additional Monthly Indemnity Benefit

The additional monthly indemnity benefit will pay the insured a monthly benefit designed to supplement the monthly total disability benefit, starting after its elimination period (which will differ from the elimination period for the monthly total disability benefit), while they are disabled.

Automatic Increase Benefit

The benefit amount will increase by 5% of the original monthly total disability benefit on each of the first five policy anniversaries. As benefits increase, premiums will also increase based on the benefit increase and the insured's attained age on these anniversaries. If the insured is disabled as of any of these anniversaries, the increase in monthly benefit and premium will take effect 30 days after the disability ends. To cancel a scheduled increase, written notice to MetLife must be received at least 60 days prior to the annual policy anniversary. The insured may apply in writing for a one-time renewal of this rider during the renewal period, as described in the rider.

Capital Sum Benefit

MetLife will pay a one-time capital sum benefit, if due to injury, the insured has a complete, irrecoverable and irreparable loss of: use of one hand or one foot; or the entire sight in one eye. The Capital Sum benefit is 12 times the monthly benefit for total disability plus, the additional monthly benefit, plus any social insurance substitute or offset benefit. The maximum benefit will not exceed \$150,000.

Catastrophic Disability Benefit

Some illnesses and injuries can be more severe than others, and therefore can lead to more devastating consequences. MetLife refers to these most severe disabilities as "catastrophic" disabilities.

A catastrophic disability means that due to injury or sickness, the insured has complete, irrecoverable and irreparable loss of: (i) the use of both hands, or both feet, or one hand and one foot; the sight in both eyes; speech; or hearing in both ears; or (ii) are totally disabled due to Alzheimer's disease or other irreversible form of senility or dementia; or (iii) are totally disabled and have aphasia; hemiparesis; paraplegia; or quadriplegia. In the event they become catastrophically disabled MetLife will provide an additional disability benefit once the elimination period has ended. If they are catastrophically disabled under item (i) above, we will waive the elimination period.

For the first 12 months for which benefits are payable for catastrophic disability, MetLife will pay 120% of the monthly catastrophic disability benefit. These benefits will be paid until the earlier of the date the insured is no longer catastrophically disabled; or the date the maximum benefit period for catastrophic disability ends.

If a Cost-of-Living Adjustment for disability benefits (COLA) rider is included in the policy, then MetLife will adjust the catastrophic disability benefits. The adjustment will be made in the manner specified in the COLA rider, with the amount of the catastrophic disability benefit being substituted for the amount of the monthly total disability benefit in the COLA rider.

COBRA Premium Reimbursement Benefit Rider)

MetLife will pay the insured the monthly COBRA reimbursement, up to the monthly maximum COBRA benefit shown on the Proposal Summary above if:

1. they are not gainfully employed, and are totally disabled under the policy;
2. their unemployment is a result of total disability, and they are paying premiums for COBRA coverage;
3. the COBRA premium for which they claim reimbursement became due after the ninetieth (90) day of their total disability; and
4. they have not exceeded the Maximum COBRA Premium Reimbursement Benefit Period.

0-10% Cost-of-Living Adjustment (COLA) Rider

After being totally disabled for at least 12 consecutive months, while the insured remains disabled, MetLife may increase their monthly benefit based on the year-to-year change in the 'Consumer Price Index for All Urban Consumers (CPI-U)'. Increases would not exceed 10% of the previous year's disability benefit amount. If there is no change or a decrease in the CPI-U, the monthly benefit will remain the same as during the previous year.

3% Compound Cost-of-Living Adjustment (COLA) Rider

After being totally disabled for at least 12 consecutive months, while the insured remains disabled, MetLife will increase their monthly benefit by 3% of the previous year's disability benefit amount.

3% Simple Cost-of-Living Adjustment (COLA) Rider

After being totally disabled for at least 12 consecutive months, while the insured remains disabled, MetLife will increase their monthly benefit each year by an amount equal to 3% of the initial monthly disability benefit.

Guaranteed Insurability Benefit Rider

Provides the insured the option to apply for additional coverage every year up to age 51 without medical underwriting. Only financial documentation that provides proof of higher earnings would be required. As of any option date, one unit of increase shown on the policy schedule page or for a portion of that amount may be applied for. The minimum increase is \$200 and each increase must be a multiple of \$50.

If all or part of a unit of increase is not used as of any option date, it can be carried forward and applied for on the next option date; it cannot carry forward past that next option date. A unit carried forward can only be used if the insured also applies for the entire current unit of increase. The premium for each increase will be at the insured's current rate and occupation class on the day they applied for the increase.

Advanced Option Benefit

The insured can apply for any amount of increase up to the maximum total increase until the later of the third option date or their 40th birthday. Once all increases have been received, no further increases are available. Any increase applied for must be a multiple of \$50.

Life Event Increase Rider

Provides a one-time option to apply for additional coverage without medical underwriting following a qualifying life event such as: a promotion from an employer, an increase in the number of family members, due to marriage, civil union, domestic partnership, birth or adoption; or graduating from an accredited post-secondary educational institution.

Units of increase shown on the policy schedule page may be applied for within 60 days before the option date next following the life event. The premium for each increase will be at the rate that is in effect for new policies for the insured's age and risk class on the effective date of the rider. The increase will take effect on the applicable option date, however, the increase will not be payable for a disability existing on such option date, or for a recurrent disability that is a continuation of a disability that began on or prior to such option date.

Lifetime Monthly Benefit for Total Disability (Lifetime)³

This rider would allow a monthly benefit to be payable for the remainder of the insured's life if they are disabled prior to, and continue to be disabled after age 65. They would receive their full monthly benefit for total disability through age 65. Benefits paid after age 65 for disabilities that begin at or after age 46 will be reduced by 5% for each year at or after age 46 that disability begins. This amount, plus any applicable cost-of-living adjustment, would be multiplied by a factor determined from a table to determine the monthly amount.

Lifetime Benefit Rider for Additional Monthly Indemnity (AMI)

This rider would pay the AMI monthly benefit for the remainder of the insured's life if they are disabled prior to, and continue to be disabled after age 65. They would receive the full monthly benefit for total disability through age 65. Benefits paid after age 65 for disabilities that begin at or after age 46 will be reduced by 5% for each year at or after age 46 that disability begins. This amount, plus any applicable cost-of-living adjustment, would be multiplied by a factor determined from a table to determine the monthly amount.

Partial Disability Benefit

Not all disabilities are total disabilities. The insured might suffer a partial disability that limits their ability to work which results in a loss of earnings.

With this optional rider, we will pay half of the total disability benefit, plus half of the social insurance benefit payable, if such rider is included in your policy, even if they are able to work but, due solely to impairment caused by injury or sickness, are under the appropriate care of a physician, are not totally disabled and are gainfully employed, but are;

- unable perform one or more of the material and substantial duties of their regular occupation; or
- able to perform the material and substantial duties of their regular occupation but not able to perform them for more than 50% of the time normally required.

If their physician provides acceptable documentation that continued care would not benefit them, MetLife may waive the requirement of physician care.

We will pay this benefit until the earliest of the date: (i) they are no longer partially disabled; (ii) six months of partial disability benefits have been paid; or (iii) the maximum benefit period for the policy ends.

³ Physicians are not eligible for the Lifetime Benefit Rider and any MultiLife Discount. Physicians are eligible for the Lifetime Benefit Rider and a List Bill Discount.

Refund of Premium Rider

This rider will refund 50% of premiums every 5 years, less any claims or experience refunds paid. The net cost after 5 years (without taking into account the time value of money), if no claims or experience refunds are paid, is 18.5% less than if the benefit was not purchased.

Residual Disability Benefit Rider

Not all disabilities are total disabilities. The insured might suffer a disability that limits their ability to work which results in a loss of earnings.

With this optional rider, we will pay some disability benefits even if they are able to work but, due solely to impairment caused by injury or sickness, they have a loss of earnings of at least 15% of prior earnings, are under the appropriate care of a physician, are not totally disabled and are gainfully employed, but they are;

- unable to perform one or more of the material and substantial duties of their regular occupation, or
- able to perform all the duties of their regular occupation but not able to perform them for more than 85% of the time, or
- engaged in another occupation.

If their physician provides acceptable documentation that continued care would not benefit them, MetLife may waive the requirement of physician care.

The amount of benefit payable under this rider is proportional to their loss of earnings. A 75% or greater loss of earnings will result in 100% of the monthly total disability benefit being paid.

Residual Disability Benefit Rider (Enhanced)

Not all disabilities are total disabilities. The insured might suffer a disability that limits their ability to work which results in a loss of earnings; or if they return to work following a period of disability they may still suffer a loss of earnings due to their prior disability.

With this optional rider, we will pay some disability benefits even if they are able to work but, due solely to impairment caused by injury or sickness, they have a loss of earnings of at least 15% of prior earnings, are under the appropriate care of a physician, are not totally disabled and are gainfully employed, but:

- their ability to perform one or more of the material and substantial duties of their regular occupation has been limited; or
- are engaged in another occupation.

If their physician provides acceptable documentation that continued care would not benefit them, MetLife may waive the requirement of physician care.

The amount of benefit payable under this rider is proportional to their loss of earnings. A 75% or greater loss of earnings will result in 100% of the monthly total disability benefit being paid.

This rider includes a recovery benefit that allows the insured to continue receiving benefits for up to the maximum benefit period after returning to work full-time if they continue to experience an earnings loss of at least 15% due to the same impairment that caused the disability.

Residual with Recovery

Not all disabilities are total disabilities. The insured might suffer a disability that limits their ability to work which results in a loss of earnings; or if they return to work following a period of disability, may still suffer a loss of earnings due to their prior disability.

With this optional rider, we will pay some disability benefits even if they are able to work but, due solely to impairment caused by injury or sickness, they have a loss of earnings of at least 15% of prior earnings, are under the appropriate care of a physician, are not totally disabled and are gainfully employed, but are;

- unable to perform one or more of the material and substantial duties of their regular occupation, or
- able to perform all the duties of their regular occupation but not able to perform them for more than 85% of the time normally required; or
- engaged in another occupation.

If their physician provides acceptable documentation that continued care would not benefit them, MetLife may waive the requirement of physician care.

The amount of benefit payable under this rider is proportional to their loss of earnings. A 75% or greater loss of earnings will result in 100% of the monthly total disability benefit being paid.

This rider includes a recovery benefit that allows the insured to continue receiving benefits for up to the maximum benefit period after returning to work full-time if they continue to experience an earnings loss of at least 15% due to the same impairment that caused the disability.

Social Insurance Offset Benefit Rider

MetLife will pay the insured an additional benefit if totally disabled. After the first year of disability, for any month in which legislated benefits, such as Social Security disability insurance benefits, are payable, the benefit paid will be reduced by the amount of legislated benefits received. MetLife must be notified of any lump sum legislative benefits payments, even if received in the first year of disability, as lump sum benefit payments received may cause a reduction in the benefits under this rider.

This benefit will end the earlier of: the date the policy benefit ends; or the premium due date on or after their 67th birthday, for disability starting before their 63rd birthday. For a disability starting on or after their 63rd birthday, the maximum benefit period is set forth in the table below:

Age on Last Birthday	Maximum Months of Benefits
63	48
64	42
65	36
66	30
67	24

If the policy has a residual disability benefit rider, they may qualify for a benefit under this rider that is adjusted for residual disability if the social insurance offset elimination period has been met and they are residually disabled.

If a Cost-of-Living Adjustment for disability benefits (COLA) rider is selected, we will substitute the adjusted monthly benefit for total disability benefit as defined in the COLA rider for this rider's monthly benefit for total disability. Cost-of-living adjustments will be made before any reduction for legislated benefits.

Social Insurance Substitute (New Jersey)

MetLife will pay the insured an additional benefit if they're totally disabled and after the first year of disability no legislated benefits, such as Social Security disability insurance benefits, are payable. They must have met the rider's elimination period, be totally disabled and not be receiving legislated benefits.

This benefit will end on the earliest of: the date the policy benefit ends; the date legislated benefits become payable for their disability, after the first 12 months of disability; or the premium due date on or after their 67th birthday, for disability starting before their 63rd birthday. For disability starting on or after their 63rd birthday, the maximum benefit period is set forth in the table to the right:

Age on Last Birthday	Maximum Months of Benefits
63	48
64	42
65	36
66	30
67	24

If the policy has a residual disability benefit rider, they may qualify for a benefit under this rider that is adjusted for residual disability if the social insurance substitute elimination period has been met; are residually disabled; and after the first 12 months of disability, no legislated benefits (e.g., Social Security Disability benefits) are payable for such disability.

If a COLA rider is selected, we will substitute the adjusted monthly benefit for total disability benefit as defined in the COLA rider for this rider's monthly benefit for total disability. Cost-of-living adjustments will be made before any reduction for legislated benefits.

Social Insurance Substitute (New York)

MetLife will pay the insured an additional benefit if they're totally disabled and no legislated benefits, such as Social Security disability insurance benefits, are payable. They must have met the rider's elimination period, be totally disabled and not be receiving legislated benefits.

This benefit will end on the earliest of: the date the policy benefit ends; the date legislated benefits become payable for their disability; or the premium due date on or after their 67th birthday, for disability starting before their 63rd birthday. For disability starting on or after their 63rd birthday, the maximum benefit period is set forth in the table below:

Age on Last Birthday	Maximum Months of Benefits
63	48
64	42
65	36
66	30
67	24

If the policy has a residual disability benefit rider, they may qualify for additional residual disability benefits based on this rider's monthly benefit if: the social insurance substitute elimination period has been met (if the disability is presumptive total disability, the social insurance substitute elimination period is not waived) and are residually disabled.

If a COLA rider is selected, we will substitute the adjusted monthly benefit for total disability as defined in the COLA rider for this rider's monthly benefit for total disability. Cost-of-living adjustments will be made before any reduction for legislated benefits.

Spousal Catastrophic Disability Benefit

(subject to state variations)

This benefit helps protect the economic benefit of a part-time employed or non-working spouse. Some illnesses and injuries can be more severe than others, and therefore can lead to more devastating consequences. MetLife refers to these most severe disabilities as "catastrophic" disabilities. A catastrophic disability means that due to injury or sickness, the insured's spouse:

1. Has a complete, irrecoverable and irreparable loss of:
 - a) use of both hands, or both feet, or one hand and one foot;
 - b) the sight in both eyes;
 - c) speech; or
 - d) hearing in both ears; or
2. Has Alzheimer's Disease or other irreversible form of senility or dementia requiring supervision to protect from threats to health and safety due to severe cognitive impairment, and is unable to perform at least two (2) of the Activities of Daily Living without assistance from another person; or
3. Has: aphasia; hemiparesis; paraplegia; or quadriplegia and is unable to perform at least two (2) of the Activities of Daily Living without assistance from another person.

Activities of Daily Living mean the following: Bathing, Continence, Dressing, Eating, Toileting and Transferring.

If the insured's spouse is catastrophically disabled under item (1) above, we will waive the elimination period.

For the first 12 months for which benefits are payable for spousal catastrophic disability, MetLife will pay 120% of the monthly spousal catastrophic disability benefit. These benefits will be paid until the earlier of the date the insured's spouse is no longer catastrophically disabled; or the date the maximum benefit period for spousal catastrophic disability ends.

Term Premium Conversion Rider

In general, term premium is initially less than level premium, so this rider may make coverage initially more affordable.

Benefits paid with term premium can be converted to a level premium basis on any policy anniversary that occurs before the insured's 56th birthday. No evidence of insurability will be required to make a conversion.

Common Definitions relating to this rider:

Term monthly benefit means the portion of the monthly benefit for total disability that is payable with term premium.

Term premium means the portion of the premium that is scheduled to change after the term premium period.

Level premium means premium that is not scheduled to change until the first premium due date on or after the insured's 67th birthday.

Conversions

The insured can convert term premium to premium paid on a level premium basis on any policy anniversary that occurs before they turn age 56 with no evidence of insurability. The new level premium will be based on their attained age. If they wish to convert, they must notify MetLife in writing 60 days before their policy anniversary. When all or part of the term premium is converted to a level premium basis, the proportional amount of premium for any optional benefits payable with term premium is also converted to a level premium basis.

For example, if they convert 100% of their term premium to level premium, then 100% of the premium for any optional benefits paid with term premium would also be converted to a level premium basis. If they only convert 60% of the term premium to level premium, then 60% of the premium for any optional benefits payable with term premium would also be converted to a level premium basis.

The minimum term monthly benefit that may be converted to a level premium basis is \$300 and all conversions must be multiples of \$50. This rider will end on the earliest of: the date the policy ends; the date on which the entire term monthly benefit is converted to a level premium basis; or the final conversion date.

Transitional Your Occupation

Some people who become disabled recover and are able to return to the workforce, but not performing the same job or earning as much pay as they did prior to becoming disabled. In these instances, with the Transitional Your Occupation rider, transitional disability means that due solely to impairment caused by injury or sickness, the insured is unable to perform the material and substantial duties of their regular occupation, but are gainfully employed in another

occupation and are under the appropriate care of a physician. If their physician provides acceptable documentation that continued care would not benefit them, MetLife may waive the requirement of physician care.

The monthly transitional your occupation benefit will be the lesser of:

1. the maximum transitional your occupation benefit; or
2. the insured's loss of earnings minus benefits received from other disability coverage for that month, but not less than 25 percent of the maximum monthly transitional your occupation benefit.

After the transitional your occupation disability maximum benefit period ends, their definition of disability will revert back to the standard definition of total disability. This definition of disability is available with the Transitional Your Occupation Rider for an additional premium. This rider is intended to bring a person close to their original income prior to becoming disabled.

Your Occupation

Some people who become disabled recover and are able return to the workforce, but not performing the same job they did prior to becoming disabled. They may also be earning less, the same or, in rare cases, more than they did prior to becoming disabled in their new occupation. In these instances, with the Your Occupation rider, total disability means that due solely to impairment caused by injury or sickness, the insured is unable to perform the material and substantial duties of their regular occupation and are receiving appropriate care from a physician. If their physician provides acceptable documentation that continued care would not benefit them, MetLife may waive the requirement of physician care.

If they meet the definition of total disability under the Your Occupation rider and become employed in a new occupation, their total disability benefit will not be affected by any income they receive from the new occupation, regardless of the amount.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

[illegible]

The descriptions herein are intended as only brief summaries of actual policy provisions. Please refer to a specimen policy for complete policy terms and provisions.

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

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

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