

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

Because a disability can take many forms



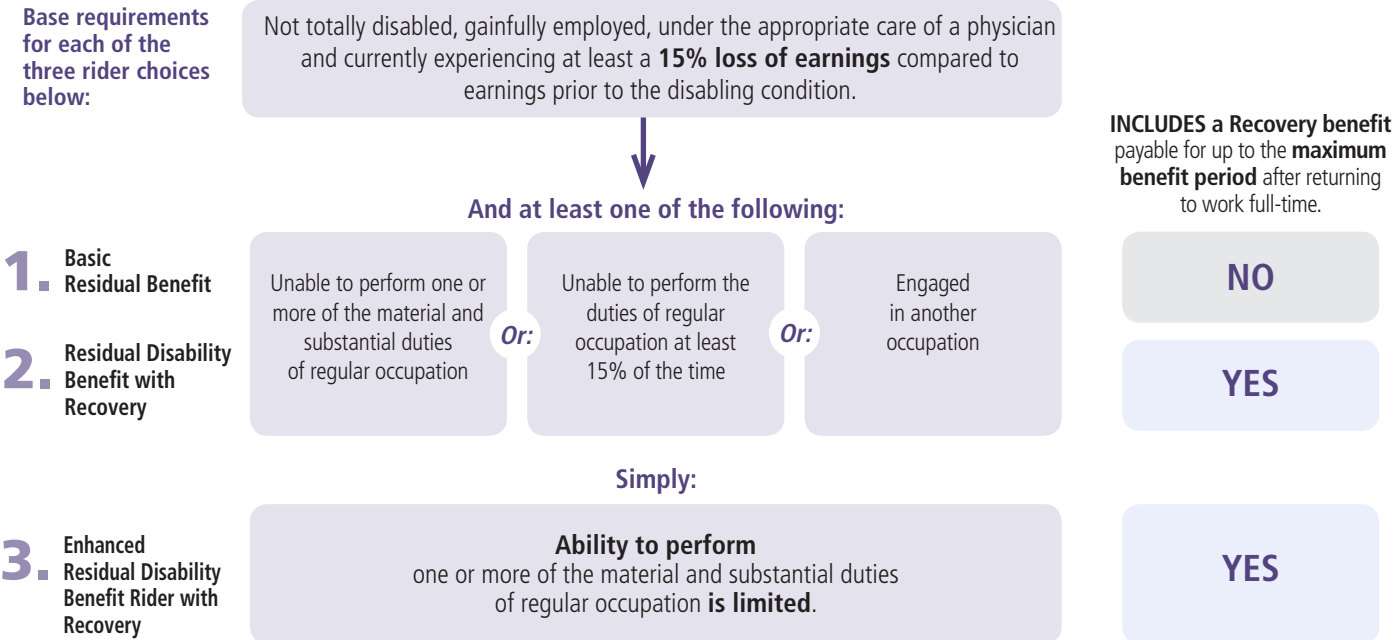
Disability insurance pays a monthly benefit to replace a portion of your income when illness or injury prevents you from working. But what would happen if, as the result of an illness or injury, your income was reduced or you could work but only part time? How could a disability policy help then?

A MetLife Income Guard disability insurance policy has the answer with a choice of three optional Residual Disability riders.

### How a Residual Disability Rider Works:

You are gainfully employed and suffer an injury or illness. Although you are able to return to work, you are not able to work at full capacity. After the elimination period, which is the waiting period before benefits start, a partial benefit would be paid proportionate to the percentage of income lost. This benefit could potentially be paid until the end of the benefit period.

### How to Qualify for Benefits with MetLife Income Guard's Residual Riders



### An Example Using the Basic Residual Benefit Rider:

A policyholder has a policy with a \$10,000/month maximum benefit, a 90-day elimination period, and a benefit period "to age 67." As a result of an illness the policyholder is not able to work at full capacity, has a 60% income loss and meets the definition of Residually Disabled. After 90 days, the Basic Residual Benefit rider would pay a benefit equal to 60% of the benefit that would have been paid for total disability (\$10,000). So the policyholder would receive a \$6,000 monthly benefit.

## 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 financial professional today.**

Like most disability 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.

**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. All policies, riders and provisions may not be available in all states, at all issue ages and to all occupational classes. Ask your financial professional for complete details.

Eligibility is subject to underwriting approval. Disability 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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