

Issue & Participation Limits



MetLife

Maximum Issue and Participation Limits for MetLife Income GuardSM and OMNI products.

	Occ Class	Maximum	Participation with IDI	Participation with LTD
Monthly Indemnities				
Non-Medical	6S, 5A, 4A	\$20,000	\$35,000	\$40,000
	3A	\$12,000	\$12,000	\$20,000
	2A	\$7,000	\$7,000	\$15,000
	A, B	\$4,000	\$4,000	\$4,000
Medical	6M, 5M/5S, 5D	\$17,000	\$30,000	\$35,000
	5I, 4M	\$15,000	\$30,000	\$35,000

- Maximum with Lifetime Benefit Rider is \$10,000/mo.
- Age 59 and older, the maximum from all sources is \$10,000/mo.
- The maximum issue limit for Mortgage Comp (AH5-88 in NY & MN) is \$2,500/mo.

Issue and Participation Limits Chart

The issue limits will not exceed our maximum issue and participation limits by occupational class as stated above.

EMPLOYEE-PAID NON-TAXABLE DI BENEFITS

Annual Earned Income	Total Indemnity	Base	SIO/SIS
\$18,000	\$1,150/mo.	\$450/mo.	\$700/mo.
\$20,000	\$1,300	\$600	\$700
\$24,000	\$1,550	\$800	\$750
\$30,000	\$1,900	\$1,100	\$800
\$36,000	\$2,200	\$1,350	\$850
\$40,000	\$2,450	\$1,550	\$900
\$48,000	\$2,850	\$1,800	\$1,050
\$52,000	\$3,050	\$1,950	\$1,100
\$56,000	\$3,250	\$2,100	\$1,150
\$60,000	\$3,450	\$2,250	\$1,200
\$70,000	\$3,850	\$2,650	\$1,200
\$80,000	\$4,350	\$3,150	\$1,200
\$90,000	\$4,900	\$3,700	\$1,200
\$100,000	\$5,050	\$3,850	\$1,200
\$150,000	\$7,150	\$5,950	\$1,200
\$200,000	\$9,200	\$8,000	\$1,200

EMPLOYER-PAID TAXABLE DI BENEFITS

Annual Earned Income	Total Indemnity	Base	SIO/SIS
\$18,000	\$1,350/mo.	\$550/mo.	\$800/mo.
\$20,000	\$1,500	\$700	\$800
\$24,000	\$1,750	\$850	\$900
\$30,000	\$2,200	\$1,250	\$950
\$36,000	\$2,600	\$1,500	\$1,100
\$40,000	\$2,900	\$1,800	\$1,100
\$48,000	\$3,450	\$2,250	\$1,200
\$52,000	\$3,750	\$2,500	\$1,250
\$56,000	\$4,050	\$2,750	\$1,300
\$60,000	\$4,300	\$2,900	\$1,400
\$70,000	\$5,000	\$3,600	\$1,400
\$80,000	\$5,700	\$4,300	\$1,400
\$90,000	\$6,200	\$4,800	\$1,400
\$100,000	\$6,750	\$5,350	\$1,400
\$150,000	\$9,400	\$8,000	\$1,400
\$200,000	\$12,400	\$11,000	\$1,400

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EMPLOYEE-PAID NON-TAXABLE DI BENEFITS

Annual Earned Income	Total Indemnity	Base	SIO/SIS
\$250,000	\$11,450	\$10,250	\$1,200
\$300,000	\$13,500	\$12,300	\$1,200
\$350,000	\$15,000	\$13,800	\$1,200
\$400,000	\$16,000	\$14,800	\$1,200
\$500,000	\$17,500	\$16,300	\$1,200
\$650,000	\$20,750	\$19,550	\$1,200
\$700,000	\$21,900	\$20,700	\$1,200
\$800,000	\$23,700	\$22,500	\$1,200
\$900,000	\$25,200	\$24,000	\$1,200
\$1,000,000	\$26,700	\$25,500	\$1,200
\$1,250,000	\$30,300	\$29,100	\$1,200
\$1,500,000	\$32,800	\$31,600	\$1,200
\$1,700,000	\$34,800	\$33,600	\$1,200

EMPLOYER-PAID TAXABLE DI BENEFITS

Annual Earned Income	Total Indemnity	Base	SIO/SIS
\$250,000	\$15,000	\$13,600	\$1,400
\$300,000	\$16,150	\$14,750	\$1,400
\$350,000	\$17,500	\$16,100	\$1,400
\$400,000	\$20,000	\$18,600	\$1,400
\$500,000	\$22,000	\$20,600	\$1,400
\$650,000	\$25,000	\$23,600	\$1,400
\$700,000	\$26,000	\$24,600	\$1,400
\$800,000	\$28,000	\$26,600	\$1,400
\$900,000	\$30,000	\$28,600	\$1,400
\$1,000,000	\$31,000	\$29,600	\$1,400
\$1,250,000	\$33,500	\$32,100	\$1,400

Maximum Coverage With Group LTD Limits Chart

EMPLOYEE PAY NON TAXABLE DI BENEFITS

Annual Earned Income	Employee Pay DI	Annual Earned Income	Employee Pay DI
\$18,000	\$1,150/mo.	\$100,000	\$5,600
\$20,000	\$1,300	\$150,000	\$8,500
\$24,000	\$1,550	\$200,000	\$10,900
\$30,000	\$1,900	\$250,000	\$13,550
\$36,000	\$2,250	\$300,000	\$16,250
\$40,000	\$2,500	\$400,000	\$21,650
\$48,000	\$3,000	\$500,000	\$27,100
\$52,000	\$3,250	\$600,000	\$31,150
\$60,000	\$3,750	\$700,000	\$33,650
\$70,000	\$4,400	\$800,000	\$36,150
\$80,000	\$5,000	\$900,000	\$38,650
\$90,000	\$5,000	\$960,000	\$40,000

EMPLOYER PAY TAXABLE DI BENEFITS

Annual Earned Income	Employee Pay DI	Annual Earned Income	Employee Pay DI
\$18,000	\$1,350/mo.	\$100,000	\$6,900
\$20,000	\$1,500	\$150,000	\$10,600
\$24,000	\$1,800	\$200,000	\$13,750
\$30,000	\$2,200	\$250,000	\$17,400
\$36,000	\$2,650	\$300,000	\$20,400
\$40,000	\$2,950	\$400,000	\$26,700
\$48,000	\$3,500	\$500,000	\$31,000
\$52,000	\$3,750	\$600,000	\$33,500
\$60,000	\$4,350	\$700,000	\$36,000
\$70,000	\$5,050	\$800,000	\$38,500
\$80,000	\$5,700		
\$90,000	\$6,250		

Disability income insurance is issued by Metropolitan Life Insurance Company. All policies, riders and provisions may not be available in all states, at all issue ages and to all occupational classes.



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