

DISABILITY INSURANCE

Salary Saver



MetLife



protect  
yourself and family for a  
more secure tomorrow.



## For most of us,

financial stability and protection is a top priority. Countless people take the necessary steps to prudently save and invest for the future or obtain life insurance to protect their income should they die prematurely. Yet many people overlook what could happen if their income suddenly stopped due to unexpected illness or injury.

• *the importance of your*  
**Income**  
*and protecting it*



**Have you seriously considered what could happen if you lost your income due to an illness or injury?**

Imagine how quickly personal savings, home equity or retirement accounts would diminish if used to replace your income over a long period of time. Many times we can be so caught up in our day-to-day lives that we don't even think about the possibility of losing our primary source of income.

- How would that impact you and your family?
- Would you be able to pay rent or mortgage, tuition, car payments and for food and clothing?
- Would you and your family have to cut back on or eliminate common expenses such as dining out, going to the movies, cell phone service or cable television?

No matter how many working years are ahead of you, the choices you make now to safeguard your income can impact the plans you have for the years ahead.

Disability insurance offers solutions that can help ensure you and your family maintain a certain lifestyle, even if you're unable to work.

## CONSIDER PURCHASING DISABILITY INSURANCE IF YOU:

- Want to help ensure that you can maintain your lifestyle if you suffer a disabling illness or injury — whether you have dependents or not.
- Depend on your paycheck and need to maintain a steady stream of income in the event of a disability.
- Don't want to rely solely on retirement, personal or other savings in the event of a disability that results in an illness or injury.
- Need additional coverage because your current disability insurance doesn't cover all your expenses.
- Don't have disability insurance coverage through your work.

### Unsure of your current coverage or if these limitations apply to you?

Your financial representative can help assess the coverage you have now and the coverage you may still need.

You may have taken a very important step in protecting your income with disability insurance through your employer. However, what if it's not enough to cover what your family actually needs?

### DID YOU KNOW?

- Long-term disability (LTD) insurance is designed to cover a portion of your income, not all of it. And it 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 income insurance with after-tax dollars, benefits are usually tax-free.

## LOOK AT HOW METLIFE'S DISABILITY INSURANCE CAN 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.

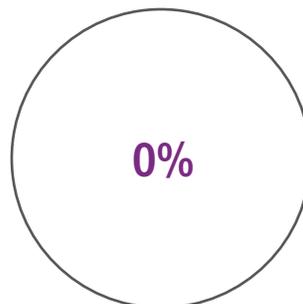
As you can see, without the protection of disability insurance, John's income stops. However, with the protection of a disability policy, a portion of his income will be replaced. This protection could help pay for essentials such as food, rent or mortgages and bills, as well as other expenses that allow his family to maintain their lifestyle.

### JOHN'S INCOME WHILE WORKING



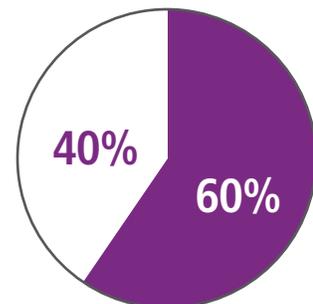
### JOHN SUFFERS A DISABLING ILLNESS OR INJURY

No Disability Insurance



John's income stops and there is no replacement

With Disability Insurance



A portion of John's income is replaced with monthly insurance proceeds

# Protection from MetLife



## COVERAGE DESIGNED AROUND YOU

MetLife's Salary Saver offers comprehensive 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 as a result of an illness or injury you are unable to perform, with reasonable continuity, the substantial and material acts needed to perform your usual occupation in the usual manner.<sup>1</sup>

- Flexible policy designs with features to meet your individual needs
- Guaranteed premiums (noncancelable) and guaranteed renewable coverage built in — Your premiums and coverage are guaranteed to age 65, as long as you pay the premiums on time
- Coverage for mental and/or substance use disorders<sup>2</sup>

## *MetLife's Salary Saver*

Whether you need a primary policy or a supplemental policy to complement an employer sponsored plan, MetLife has a solution to meet your needs.

# Additional Options

to Enhance Your Coverage

Your financial representative can help you choose the options which are right for you. Certain riders are available at additional cost while another is built-in to the policy.

## RIDERS

**Cost of Living Adjustment (COLA) Rider:** If you are disabled for more than 12 months, benefits can increase to help keep pace with inflation.

**Partial Disability Benefit Rider:** Some disability benefits will be paid even if you are working, but, as a result of an illness or injury, you have a loss of earnings of at least 20% of your pre-disability earnings.

## BUILT-IN BENEFITS

**Optional Increase Benefit<sup>3</sup>:** A feature that allows you to apply for increased monthly benefits once your income increases or you have a decrease in the amount of other existing inforce disability coverage. You do not have to qualify medically for this option, only provide evidence that your income has increased or your existing inforce disability coverage has decreased.

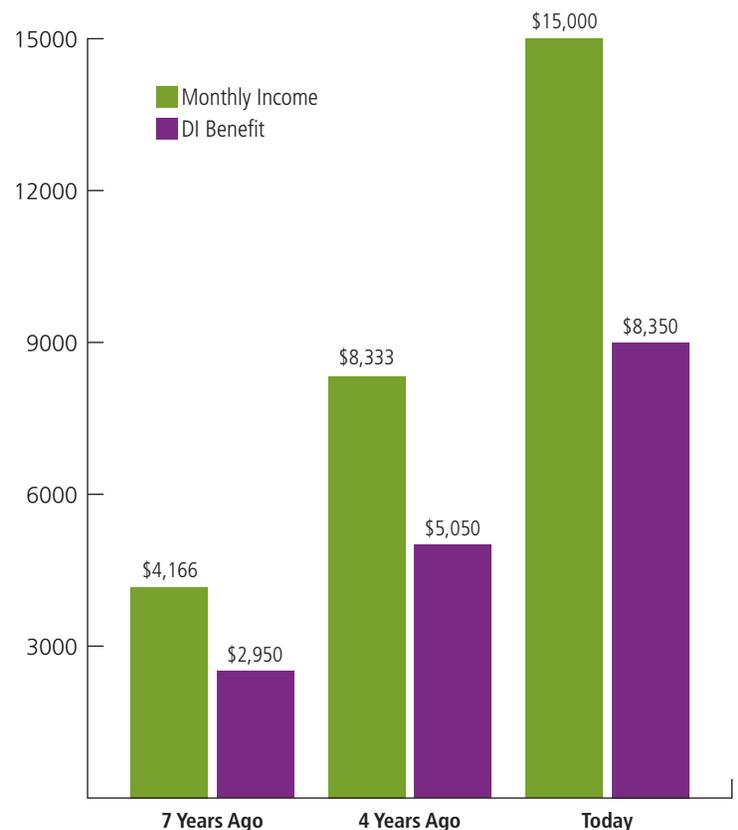


## Let's take a look at a real life example of how the Optional Increase Benefit works.

Meet Dave, a married 37-year-old CPA. When Dave started his career he recognized that he needed to protect his ability to earn an income, and since his firm offered no disability coverage, he purchased a Salary Saver policy from MetLife.

Since starting at his firm 7 years ago, Dave has advanced a few times: he started out at first as an associate earning \$50,000 a year (\$4,166 a month), then three years later was promoted to a junior partner and saw an increase in his income from \$50,000 to \$100,000 a year (\$8,333 a month). Most recently he was promoted to full partner and is now earning \$180,000 a year (\$15,000 a month).

As a result of Dave owning a Salary Saver policy, he was able to apply for increased monthly benefits when his pay increased. Since he could provide documentation that his income had increased, the Optional Increase Benefit helped his disability insurance to keep pace with his earnings; all without additional medical underwriting. There is an additional premium associated with any benefit increase.





# 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.

**For many, the importance of disability insurance may not be realized until it's too late. For this reason, MetLife created the "Man on the Street" video. This video interviews real people in Grand Central Station about their thoughts and feelings on the importance of protecting their income with disability income insurance. Using your smart phone, scan the QR Code to watch the video.<sup>4</sup>**

## *Trust the Strength of MetLife*

The promise of a financial safety net is only as strong as the company behind it. Disability insurance from MetLife can help you protect your loved ones while building your financial portfolio.

Since 1868, MetLife has been one of the largest and most respected financial institutions in the U.S. MetLife, Inc., through its subsidiaries and affiliates ("MetLife"), is a leading global provider of insurance, annuities and employee benefit programs. MetLife holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East. For more information, visit <https://www.metlife.com>\*

\* For current ratings information and a more complete analysis of the financial strength of Metropolitan Life Insurance Company, please go to [www.metlife.com](http://www.metlife.com) and click on "About MetLife," "Ratings."



- <sup>1</sup> 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 usual occupation varies by occupational class. After this period is completed, benefits will be paid if, as a result of an illness or injury, you are unable to engage with reasonable continuity in any occupation in which you could reasonably be expected to perform satisfactorily in light of your age, education, training, experience, station in life, and physical and mental capacity that exists within certain locations. Ask your representative for complete details
- <sup>2</sup> The lifetime maximum benefit period is limited to 24 months for all periods of disability combined if such disability is due to a mental disorder and/or substance use disorder unless you are confined in a hospital.
- <sup>3</sup> The Optional Increase Benefit is exercisable up to age 50. Premiums associated with the increases are based on attained age rates.
- <sup>4</sup> You may need to download a QR reader in order to scan the QR code. Not all phones will be able to scan the QR code.

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.

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# MetLife

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