

DISABILITY INSURANCE



**MetLife**



*I Never Thought It Could  
Happen to Me*

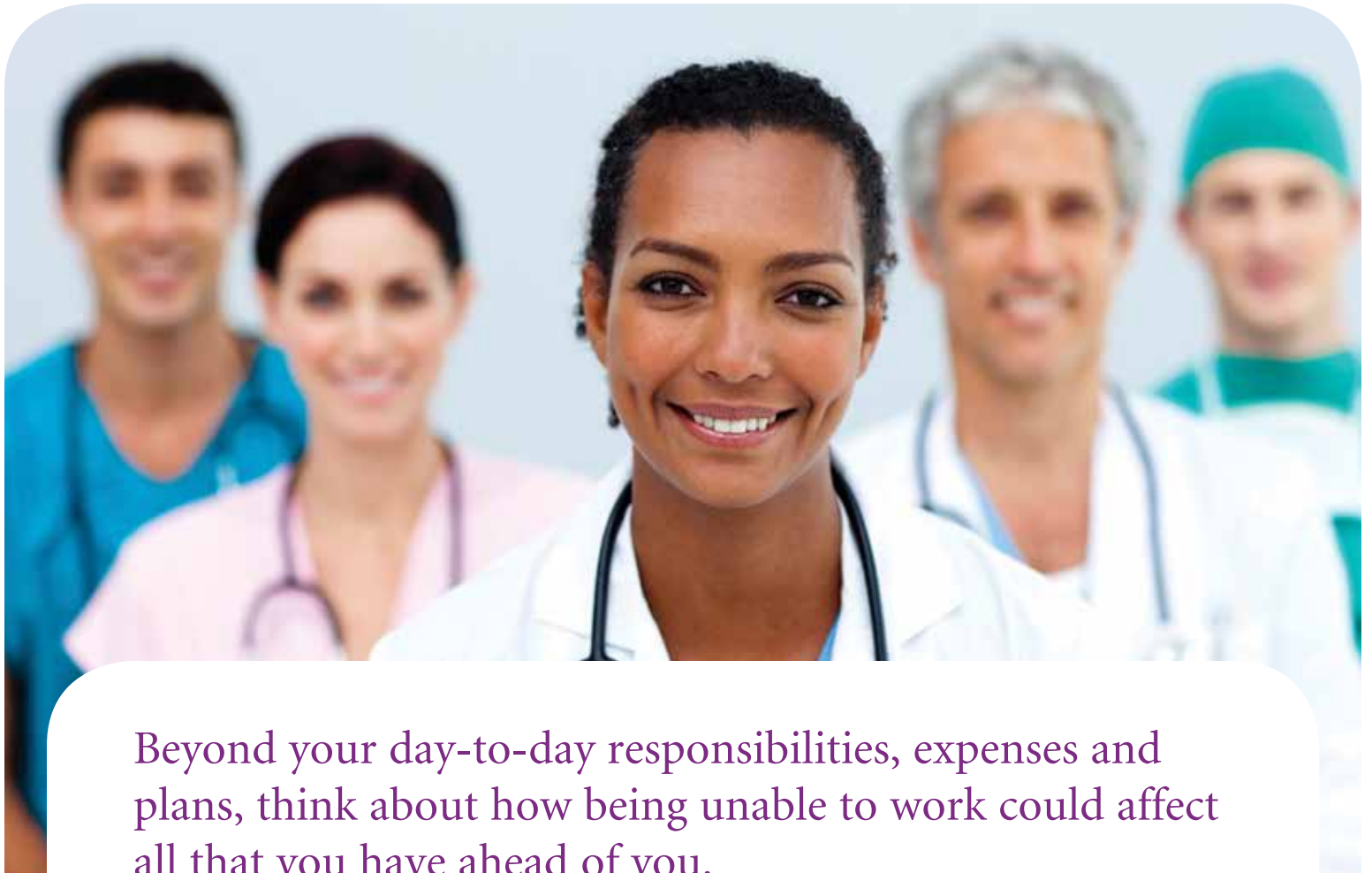
# What if?

During your education and professional experience so far, you may have seen or heard about people who suffer disabling illnesses or injuries. Which means you probably understand how quickly and dramatically a disability can change a person's life.



**But have you ever thought seriously about what would happen if you were the one who became disabled?**

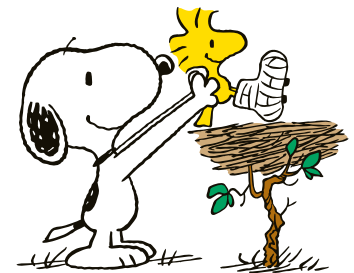
- How would you cover regular expenses, including student loans or other debt?
- Could you provide for yourself and the people who rely on you?
- What would be sacrificed to keep your lifestyle intact while you recover?



## Beyond your day-to-day responsibilities, expenses and plans, think about how being unable to work could affect all that you have ahead of you.

Are you expecting steady income growth to help fund your lifestyle, future goals and retirement? What happens if a disability not only interrupts your income for months or years, but also sets your career back, or even makes it impossible to return to the job for which you've trained so hard?

Just consider what's at risk. Look at how much you could potentially earn over your working years, if you are able to work until retirement.



### Potential Lifetime Income (in millions)

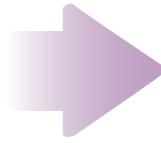
Salary				
AGE	\$100k	\$150k	\$200k	\$250k
30	\$3.5M	\$5.25M	\$7M	\$8.75M
40	\$2.5M	\$3.75M	\$5M	\$6.25M
50	\$1.5M	\$2.25M	\$3M	\$3.75M
60	\$0.5M	\$0.75M	\$1M	\$1.25M

Does not include potential promotions, raises, income outside of this period, or taxes.

Fortunately, you can safeguard your income. With disability insurance from MetLife, you could receive a monthly benefit, which replaces a portion of your income, if you suffer an illness or injury that keeps you out of work. That benefit can be used to help maintain your standard of living by helping to cover expenses and debt and providing for those who count on you, while potentially avoiding withdrawing from savings or other investments. Basically, MetLife disability insurance helps provide financial security until you get back on your feet.

# Why choose MetLife for your disability plan?

- 1. Get more coverage.** MetLife has some of the highest coverage limits in the industry, plus competitive benefit amounts for people with high earning potential who are just starting out, regardless of current income.
- 2. Competitive premiums,** potential discounts and term premium rates, which could reduce initial costs. Policies usually cost around 1-4% of income:<sup>1</sup>
  - 1% if you have coverage through work and supplement it with an individual policy.
  - 2-4% if you purchase coverage entirely on your own.Compare paying a small percentage of your income now to the possibility of having no income for months or years.
- 3. “Specialty Your Occupation”** language or an optional “Your Occupation” rider – If you cannot perform the material and substantial duties of your regular occupation, you could receive your full benefit even if you are able to work in another specialty or new occupation.<sup>2</sup>
- 4. Other customizable options** to make sure you get the right protection. For example:
  - Receive a portion of your benefit if you are able to return to work but not at your full capacity. (Residual rider)
  - Increase your benefit amount without going through medical underwriting again. (Automatic Increase Benefit, Guaranteed Insurability Option or Life Event Rider)
  - Ensure that your benefit will last or keep up with inflation. (Lifetime Benefit Rider or Cost of Living Adjustment Rider)
- 5. If you go into solo or group practice,** MetLife also offers disability coverage to help protect your firm, employees or partners: business overhead expense insurance, buy-sell insurance, and salary continuation plans funded with disability insurance.



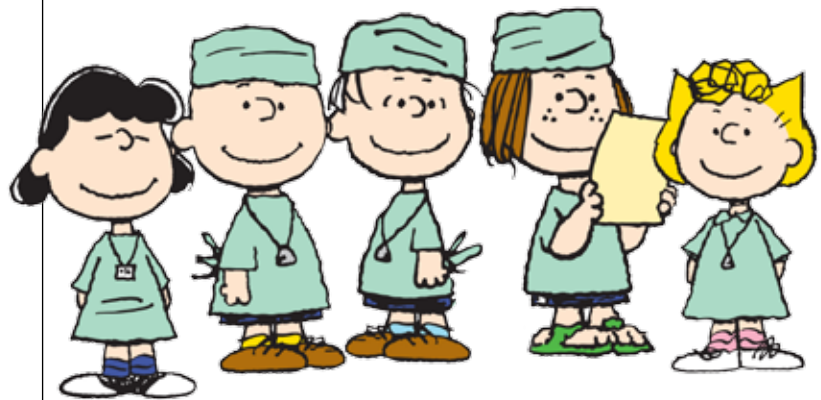
## Starting Practice Limits

Medical	
First-Year Physician	\$7,500
Fellow; MD/DO Resident or Intern	\$5,000
Student (3yr+)	\$2,500
Dental	
First-Year Dental Specialist	\$6,000
Resident; First-Year General Dentist	\$4,000
Senior Dental Student	\$2,500

### Does your hospital or firm provide coverage?

Group disability coverage is a great start toward protecting your income, but it often has some limitations that could make your benefit less than you need:

- Plans are usually around 60% of regular salary.
- Bonuses and incentives are not typically covered.
- Benefits may be taxed if an employer paid for the policy.
- Monthly benefits may be capped.
- Coverage will likely end if you leave your job.



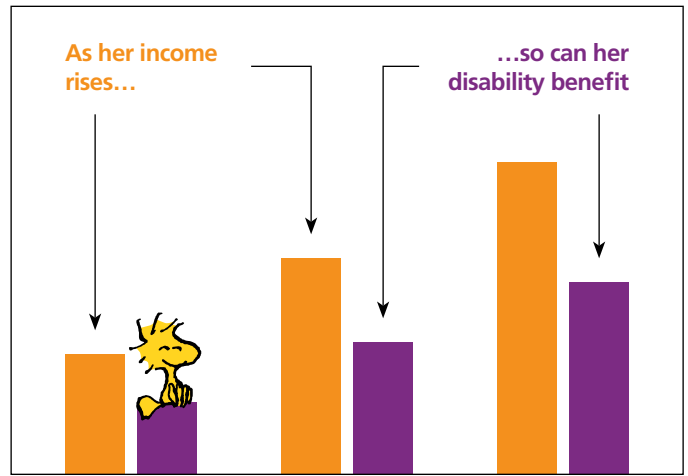
Note: Policy features, riders and discounts are not available with all policies, for all occupation classes or in all states. Talk with your financial professional for complete details.

## Meet Lindsay:

**Family practitioner who is just beginning her career.**

**Concern:** Protecting her full income today and keeping coverage on track with her income – without going through medical underwriting again and possibly having a more difficult experience or having higher premiums when she’s older or if her health declines.

**Solution:** The Guaranteed Insurability Option lets her add coverage when her income grows without proof of health.

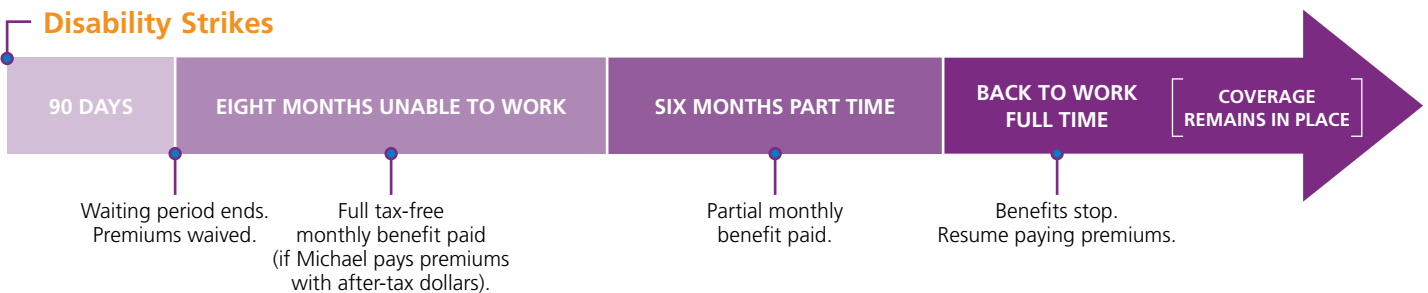


## Meet Michael:

**Dentist in practice for three years.**

**Concern:** Receiving a benefit if he is able to return to part-time work making less than he was before his disability.

**Solution:** The Residual rider means he will receive at least some of his benefits if he cannot work at his full capacity.

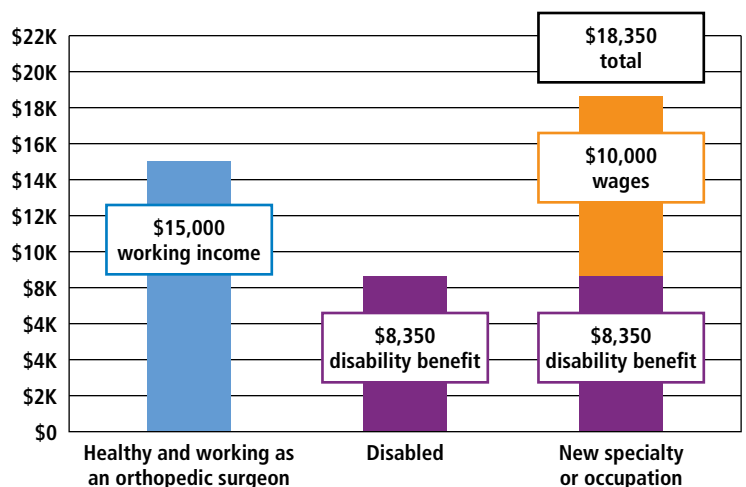


## Meet Dan:

**Orthopedic surgeon in a successful 10-year practice.**

**Concern:** Receiving benefits if a disability prevents him from practicing his specialty – even if he is able to work in a different specialty or entirely new career.

**Solution:** The Specialty Your Occupation language in MetLife Income Guard, or the Your Occupation rider available with OMNI Advantage<sup>2</sup> may allow him to receive his **full benefits** even if he’s working in another occupation, regardless of how much his new job pays.



**All three examples are hypothetical. Results may vary, based on your specific situation.**

The promise of protection is only as strong as the company behind it. As a leading global provider of insurance, annuities and employee benefit programs serving 90 million customers in over 60 countries, MetLife has the experience, commitment and resources to help safeguard the things that matter most to you.

*Discover the protection of disability insurance backed by the strength of MetLife.*

<sup>1</sup> Carpenter, Dave. "Overlooking disability insurance can be costly," Bloomberg Businessweek News Web, July 25, 2012.

<sup>2</sup> Not available in all states, for all occupations or with all products. 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.

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 IDI2000-P/NC, IDI2000-P/NC-ML, IDI2000-P/GR, AH 5-88, AH 6-90, IDIP12-01-IDIP12-08, AH 7-96-CA and AH 8-96-CA. September 2013

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

# MetLife

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