

DISABILITY INSURANCE



MetLife



Just What the Doctor Ordered

Your prescription for showing doctors
why they should choose MetLife DI

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Why you should talk to medical professionals about MetLife disability insurance.

- 1. Doctors can be ideal clients.** They regularly encounter the risks and consequences of disabling illnesses or injuries. So, unlike many prospects, they already understand and acknowledge the need for disability insurance and have probably talked with their colleagues about it. They are also well educated with high salaries or future earning potential.



- 2. MetLife has made a point of designing coverage for physicians and improving offers** to become even more attractive to them.

- Over the last two years, MetLife increased coverage limits and moved many physicians to higher occ classes (reducing rates by up to 25%).
- MetLife has also increased Starting Practice Limits for many physicians, offering up to \$7,500 for all first-year physicians.

3. Did we mention MetLife Income GuardSM?

- Comes with "Specialty Your Occupation" language for medical and dental professionals so they may still receive benefits even if they are able to return to work in another specialty or occupation.
- Offers a Residual or Enhanced Residual with Recovery Rider that could be extremely valuable to solo or group practitioners. With this rider, clients can receive a portion of their benefit – for up to their full benefit period – even if they are no longer disabled and return to work full-time but their salary is as little as 15% lower (for example, if the practice suffers while they are out or they have fewer patients).
- Features a "build your own policy" format that starts with a Noncancellable, Guaranteed Renewable base policy and offers a variety of features, so physicians can make the policy truly fit their specific goals and preferences.

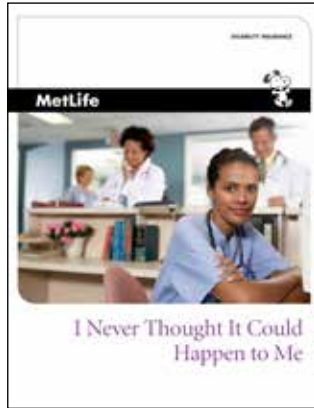
- 4. MetLife is dedicated to providing you** with knowledge, tools and support to build and sustain your DI business by meeting your clients' needs. We are constantly working to make working with us as easy and enjoyable as possible.

DI Medical Market Selling System

Everything you need to reach this important market

Client brochures

For Students, Residents and Physicians Just Starting Out



Resident Client Brochure
Order #: CLDI23493

For Physicians in a Hospital or Firm (with Group LTD offered)



Physician Client Brochure
Order #: CLDI23492

For Solo or Group Practitioners



Solo/Group Practice Brochure
Order #: CLDI23520



Prospecting Materials

- Customizable prospecting flyers
- Customizable occupation class flyers
- Postcard
- Letter for students, residents or new physicians
- Letter focused on MetLife Income Guard's benefits for physicians

Seminar Materials

- Seminar for each audience
- Invitation flyers
- Invitation postcards
- Invitation letters or emails
- Confirmation letters or emails
- Thank you letters or emails
- Checklist to make sure you are prepared for your meeting



How to Access These and Additional Materials for Medical Professionals and Other Target Markets

Brokerage channel

- Contact your DI wholesaler or the Sales Desk to order printed, personalized or co-branded materials.
- Find PDFs, PPTs and other electronic materials on metlifeinvestors.com or MetLife DI Marketing & Sales Essentials.

Career channel

- Order printed materials through Fulfillment (browse the catalog under Individual Disability Income Insurance).
- Find PDFs, PPTs and other electronic materials on your producer portal.
- Customize and order letters, flyers and other prospecting materials through the Online Marketing Center.

You can also call the DI Resource Line at 800-929-1492 with any questions.



working for you.

At MetLife, we believe that disability income insurance can be a core part of a financial plan. That's why we are working hard to deliver the disability insurance resources you need to help clients and build your business.

**CONTACT US TODAY TO LEARN
MORE ABOUT WHAT METLIFE
HAS TO OFFER MEDICAL
PROFESSIONALS AND OTHER
KEY MARKETS.**

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MetLife

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