Preparing for the Unexpected
balancing your life and disability protection
At MetLife we’re working hard when you can’t, to provide you with income when you need it most. We have the experience, resources and commitment to help you safeguard the things that matter most to you. Discover the protection of disability income insurance backed by the strength of MetLife.

Your income. Think of all the ways you and your family rely on it. And where would you be without it?

Owning life insurance is an important step toward providing for your family in case of your death. Your life insurance provides a benefit that can be used to help replace the loss of your income, so your family can keep their lifestyle intact – even helping provide some stability to help deal with the financial and emotional impact of their loss.

Have you thought about what would happen to them if you suffered a disability that caused you to lose your income? A disabling injury or illness might not just prevent you from bringing home your paycheck, but you might require more resources than when you were healthy. For instance, you might have higher medical bills or need help around the house.

Losing your income, whether by death or due to an illness or injury, has consequences. Your family may have to make difficult decisions and the things that once seemed so important could quickly become luxuries. Having a balanced plan that protects your income in case of either a death or a disability can help you ensure your ability to provide for the people who matter most.

If your income suddenly stopped due to a death or disability, would you like a way to help your family:

- Pay for monthly bills, such as groceries, utilities and car payments?
- Reduce the need to withdraw from other funds, such as retirement savings or a child’s education fund?
- Minimize sacrifices to keep the family intact?

PROTECT YOUR INCOME – PROTECT WHAT MATTERS MOST

While most people understand the need to protect their families from death, many do not realize the devastating consequences of a disability.
By having both life and disability insurance in place, you will be protected in the event of your untimely death or if an illness or injury prevents you from working.

Protection for who you are

SINGLE
Without a second income to fall back on, or family to step in and help, how would you pay for your expenses?

ONE-INCOME HOUSEHOLD
Would the non-working spouse or partner be able to get a job to bring in income? In case of a disability, what if the disabled person needs help around the house?

TWO-INCOME HOUSEHOLD
What would it be like to live on one salary when you currently rely on two?

Prepare for the unexpected – whatever it may be

By having both life and disability insurance in place, you will be protected in the event of your untimely death or if an illness or injury prevents you from working.

1. Life insurance provides a benefit that can be used to help replace the loss of your income when you’re not around.

2. Disability insurance provides a monthly benefit that can replace a portion of the income you would’ve earned before your disability.

MetLife offers disability insurance to help balance your income protection so no matter what life brings your way, you and your family are protected.
Bringing their income protection plan into balance by adding disability insurance is a potential solution to replace income in case of a disability.

THE CONCERN
Stephen and Marie have been married for 10 years and have two children: an eight-year-old daughter and a six-year-old son. Marie is a private high school principal, and Stephen is a manager at their local bank. They’re proud of what they’ve achieved so far and have a comfortable lifestyle that they want to protect. They rely on both their incomes to cover their mortgage, child care costs, and other ongoing expenses, plus family vacations, visits to the doctor and other unexpected events that come up.

They want to protect their kids and each other, in case they lost part of their income. So, they recently purchased term life insurance policies, in case of an unexpected death, and now they’re wondering how their family could cope if one or both of them lost their income because of a disability.

THE SOLUTION
Bringing their income protection plan into balance by adding disability insurance is a potential solution to replace income in case of a disability.

THE STRATEGY
Stephen’s salary is $75,000 per year, and Marie’s is $67,000. Just as they did when they purchased life insurance, they determined how much income their family relies on and for how long they would need it. They purchased enough life insurance to at least replace most of their lost income up until the surviving spouse’s retirement; and they want to replace their income for the same length of time in case of a disability.

After looking carefully at their budget, other sources of funding and the help they could comfortably rely on from their nearby family members, they both choose a MetLife OMNI Essential policy – Stephen’s with a $3,750 monthly benefit and Marie’s with a $3,350 monthly benefit with a maximum benefit period to age 65.
the benefits

PROTECTION WHEN YOU NEED IT MOST

While many people recognize how difficult it could be for their family to pay bills and keep their lifestyle intact in case of their premature death, they look to other means to replace their income in case of a disability. While your family may be able to get by for a short time without your income or turn to other sources for help, how long would the funds last?

Consider the impact on your family if they chose to rely on these other sources for income:

Turn to close family and friends - How long could or would your family provide that support?

Make sacrifices - It could be difficult to postpone a child’s braces or cancel family vacations, especially while trying to keep the family intact and maintain a semblance of normal life.

Using other personal accounts - The loss of income could quickly deplete savings. And dipping into retirement accounts, a child’s education fund or other long-term savings could have serious tax implications, which could negatively impact your goals for the future. House equity loan or credit cards - In a short amount of time a disability can drain the equity and credit you’ve spent years building. Coverage through your employer - Group disability insurance can be a great start, but the benefit amount and length of coverage may not be sufficient. Plus, your coverage may not carry with you if you switch jobs or if your employer chooses to stop providing coverage.

ASSUMPTIONS:
• Stephen: Male, age 40. Non-smoker, 4A occupational class. 90-day elimination period. * Maximum benefit period to age 65.
• Marie: Female, age 38. Non-smoker, 4A occupational class. 90-day elimination period. * Maximum benefit period to age 65.

In this case, monthly premiums are paid in monthly bank draft mode, while the annual premium assumes one payment per year. Paying premiums more than once a year (i.e., monthly or semi-annually) results in annualized premiums greater than the annual premiums shown above. Premiums are scheduled to be level through age 65, but could be increased on a class basis.

*Length of time an individual must be disabled before benefits begin to accrue.

HOW DOES BUDGETING AROUND $200 A MONTH COMPARE TO POSSIBLY GOING WITHOUT THEIR ENTIRE INCOME UNEXPECTEDLY AND FOR AN UNKNOWN LENGTH OF TIME?

BALANCING YOUR INCOME PROTECTION PLAN HELPS PROTECT YOU AND YOUR LOVED ONES FROM THE CONSEQUENCES FROM DEATH OR DISABILITY.

• Family: helping you maintain your current lifestyle and minimize sacrifices
• Confidence: knowing you’re doing what you can to help your family cope with the financial and emotional effects of a death or disability
• Savings: avoid withdrawing from retirement plans, investments, education funds or other accounts, so they can remain intact and able to grow
• Recovery: in case of a disability, you can concentrate on getting better, returning to work and earning income

What will it cost Stephen and Marie to balance their income protection plan with disability insurance?

<table>
<thead>
<tr>
<th>WITH OMNI ESSENTIAL DISABILITY INCOME INSURANCE</th>
<th>Monthly Benefit</th>
<th>Monthly Premium</th>
<th>Annual Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stephen</td>
<td>$3,750</td>
<td>$101</td>
<td>$1,175</td>
</tr>
<tr>
<td>Marie</td>
<td>$3,350</td>
<td>$122</td>
<td>$1,415</td>
</tr>
<tr>
<td>Total Cost</td>
<td>$223</td>
<td>$2,590</td>
<td></td>
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All circumstances are different, so this strategy might not fit your needs. Many other strategies are available, and your financial professional can help you build a disability plan that’s cost-effective and right for your situation.

For example:

- If you have coverage through your work, make sure you have the right amount of coverage, and that you would still be protected if you change jobs or no longer receive benefits from your employer.
- If you are already saving for retirement, make sure you can cover the loss of your contributions and employer-matching funds.
- If you’re a business owner, protect your business and your employees too.

Take care of your loved ones and yourself by protecting your income. Make sure you have a plan in place that includes disability insurance. Contact your financial professional today to discuss the right plan for your needs.
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.

All policies and riders may not be available in all states, at all issue ages and to all occupational classes. Ask your representative for complete details. Eligibility is subject to underwriting approval.

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 Insurance Department. 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.

Disability income insurance is issued by Metropolitan Life Insurance Company on IDI2000-P/INC, IDI2000-P/NC-ML, IDI2000-P/GR, AH 5-88, AH 6-90, AH 7-96-CA and AH 8-96-CA.

Life insurance products are issued by MetLife Investors USA Insurance Company, Irvine, CA 92614, in all jurisdictions except New York, where permanent life insurance products are issued by Metropolitan Life Insurance Company, New York, NY 10166 and term life insurance products are issued by First MetLife Investors Insurance Company, New York, NY 10166. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company. Variable products are distributed by MetLife Investors Distribution Company, Irvine, CA 92614. All are MetLife companies. October 2011

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