

DISABILITY INSURANCE

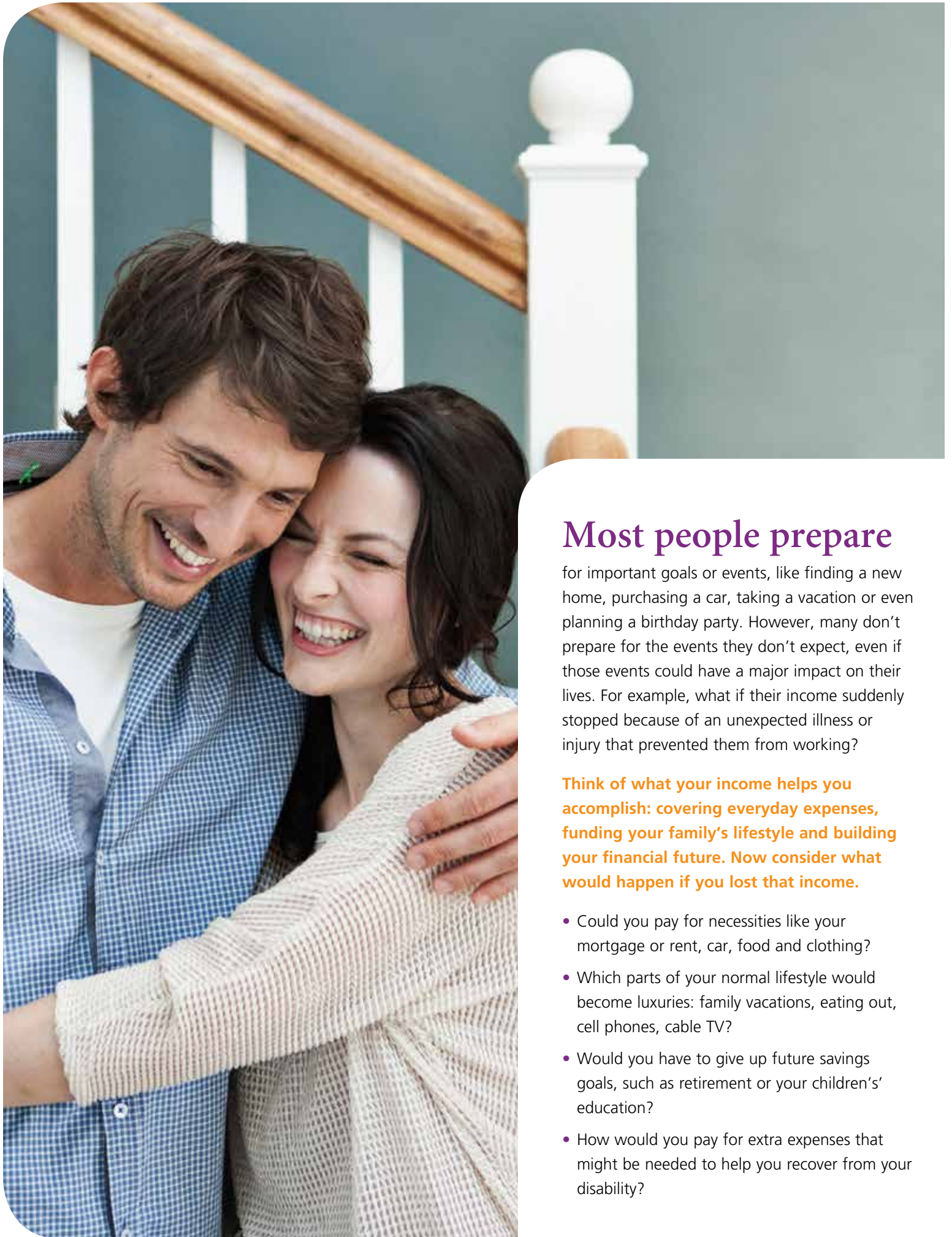
MetLife Income GuardSM



MetLife



Flexible Income Protection
that Works for You.



Most people prepare

for important goals or events, like finding a new home, purchasing a car, taking a vacation or even planning a birthday party. However, many don't prepare for the events they don't expect, even if those events could have a major impact on their lives. For example, what if their income suddenly stopped because of an unexpected illness or injury that prevented them from working?

Think of what your income helps you accomplish: covering everyday expenses, funding your family's lifestyle and building your financial future. Now consider what would happen if you lost that income.

- Could you pay for necessities like your mortgage or rent, car, food and clothing?
- Which parts of your normal lifestyle would become luxuries: family vacations, eating out, cell phones, cable TV?
- Would you have to give up future savings goals, such as retirement or your children's education?
- How would you pay for extra expenses that might be needed to help you recover from your disability?

Protect Your Income with Disability Insurance

Whether you have five or 45 working years ahead, protecting your income now can mean the world to you and the people who rely on you. If you suffer an illness or injury that keeps you out of work, disability insurance protects your income by replacing part of it with a monthly benefit. That benefit can help maintain the way of life you've worked so hard to build.



Build Your Own Income Guard



MetLife Income Guard disability insurance is a policy that you design to meet your specific needs. You'll receive a monthly disability benefit if illness or injury prevents you from working in your regular occupation, you are not gainfully employed and you are under the appropriate care of a physician.¹

At its base, your policy will provide:

- Premiums guaranteed not to increase until age 67 or the 5th policy anniversary if later.²
- Guaranteed coverage as long as premiums are paid on time.³
- Coverage for mental and/or substance use disorders.⁴

Make MetLife Income Guard your own by building upon that base and personalize your policy by adding features, or riders,⁵ that fit where you are today and where you want to be in the future for an additional cost. Some riders may help you while you're healthy and working, some if you become disabled and others if you're able to return to work.

Do you have long-term disability (LTD) coverage through your employer?

If so, you've taken an important first step toward protecting your income. However, group disability coverage through work may have limitations, which could make your benefit less than you expect at a time you need it most:

- Bonus and incentive compensation may not be covered.
- Benefits are subject to income tax if your employer pays the premium. If you pay the premium, benefits are generally tax-free.
- You could lose coverage if you change jobs.

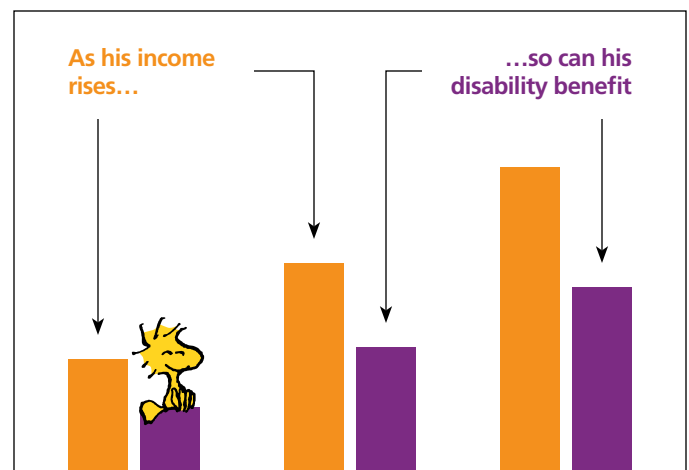


Riders to Consider if Your Concern is Protection While You Are Healthy and Working

If you want	Choose to	By selecting this rider
Your benefits to adapt to your personal situation	Increase your benefit amount without going through medical underwriting again	Automatic Increase Benefit
		Guaranteed Insurability
		Life Event
To get back some of the premiums if you don't use your benefit	Be rewarded for your good health	Refund of Premium
A full-featured policy but budget is a concern	Purchase all or some of your benefits with potentially lower premiums	Term Premium Conversion

Meet Brian, a young professional on track to become an executive. He wants to protect his full income today and have his coverage grow along with his income. He also understands that additional coverage would be harder to qualify for and may be more expensive in the future if his health declines.

Brian's choice: the Guaranteed Insurability Rider lets him increase his coverage when he makes more money without proof of health.



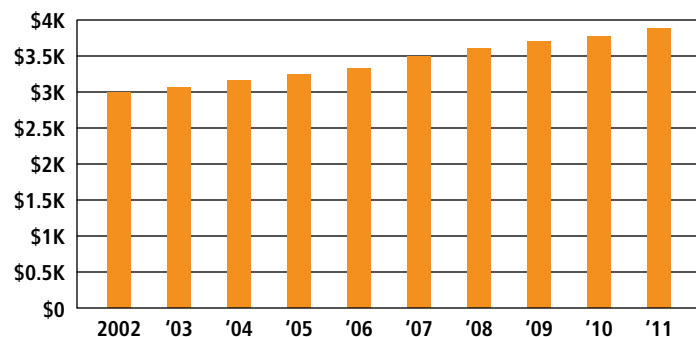


Riders to Consider if Your Concern is Protection Should You Become Disabled

If you're concerned	Choose to	By selecting this rider
Your disability will be severe	Have a special benefit paid based on your disability's severity	Capital Sum Benefit⁶
		Catastrophic Disability
		Spousal Catastrophic Disability
Your disability will last for your entire life	Receive a lifetime benefit	Lifetime Benefit for Total Disability⁷
You might need COBRA for health insurance while unemployed	Have your COBRA premiums reimbursed	COBRA Reimbursement
You may qualify for Social Security or must remain within a very strict budget	Receive an additional benefit for a short time even if you qualify for legislated benefits	Social Insurance Offset (not available in NY and NJ)
		Social Insurance Substitute (only available in NY and NJ)
Your benefits won't keep up with inflation	Automatically increase your benefits every year	Cost of Living Adjustment: 0-10% CPI-U⁸, 3% Simple or 3% Compound

Meet Keren, a young architect who wants to make sure her benefits will keep up with inflation if she suffers a disability that lasts for years.

Keren's choice: Because she wants the largest, most consistent, and predictable option, she chose the 3% Compound COLA rider, which can significantly increase her benefit amount over the years.

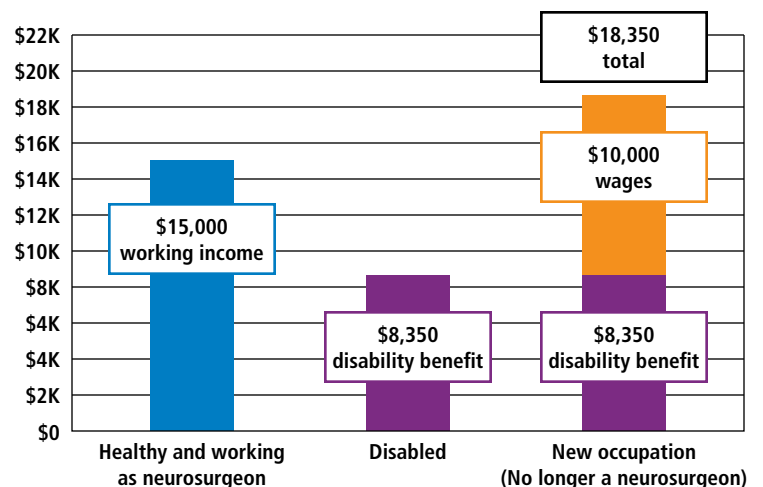


Riders to Consider if Your Concern is Protection if You Can Return to Work

If you're concerned	Choose to	By selecting this rider
You can still work while disabled but not at your full capacity	Receive at least some of your benefits	Partial Disability
		Basic Residual
		Residual with Recovery
		Enhanced Residual with Recovery
You can't return to your old career but are capable of starting a new job	Receive up to your full benefit regardless of how much you make	Transitional Your Occupation⁹
		Your Occupation
		Specialty Your Occupation (for medical and dental specialists)

Meet David, a neurosurgeon in a successful practice. As a medical specialist, David wants to ensure that he would receive benefits if a disability prevents him from practicing his specialty — even if he is able to start a successful new career.

David's Choice: The Specialty Your Occupation definition of Regular Occupation¹⁰ may allow him to receive his **full benefits** even if he's working in another occupation, regardless of how much his new job pays.





Working for you

At MetLife we're working hard when you can't to provide you with support when you need it most.

We have 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.



Trust the Strength of MetLife

The promise of a financial safety net is only as strong as the company behind it. Since 1868, MetLife has been one of the largest and most respected financial institutions in the U.S. In addition, MetLife is a leading global provider of insurance, annuities and employee benefit programs, serving 90 million customers in over 60 countries. MetLife's financial strength ratings are among the highest in the industry.*

Don't leave everything you've worked so hard for to chance. Guard your income so you can continue to provide for those who rely on you.

Talk with your financial professional today about whether MetLife Income Guard is the right disability plan for you.

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

- ¹ 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 regular occupation varies by occupational class. After this period is completed, benefits will be paid if injury or sickness prevents you from performing any occupation for which you are or become reasonably fitted by your education, training or experience; you are not gainfully employed; and you are under the appropriate care of a physician.
- ² If you increase your benefit amount, there will be an additional premium associated with the increase.
- ³ Coverage is conditionally renewable after age 67 or 5th policy anniversary.
- ⁴ Benefits for Mental/Substance use disorders are limited with occupational classes 4M & 5D with Specialty Your Occupation.
- ⁵ All riders are not available in all states or to all issue ages or occupational classes. Please ask your representative for complete details. Eligibility is subject to underwriting approval.
- ⁶ Included with every eligible policy at no additional cost.
- ⁷ Depending on your age at the time of disability, your benefits may be reduced. Ask your representative for complete details.
- ⁸ With the 0-10% rider, your benefit increase amount depends on the Consumer Price Index (CPI-U). However, if the CPI-U decreases or stays the same, your benefit will stay the same.
- ⁹ The Transitional Your Occupation benefit may be reduced based on income and/or inforce coverage at the time of claim.
- ¹⁰ Specialty your occupation is encompassed in the definition of "regular occupation," which in turn, is part of the definition of "total disability."

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.

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.

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisors regarding your particular set of facts and circumstances.

Disability income insurance is issued by Metropolitan Life Insurance Company on IDIP12-01 and IDIP12-02. April 2013

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

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