

MetLife

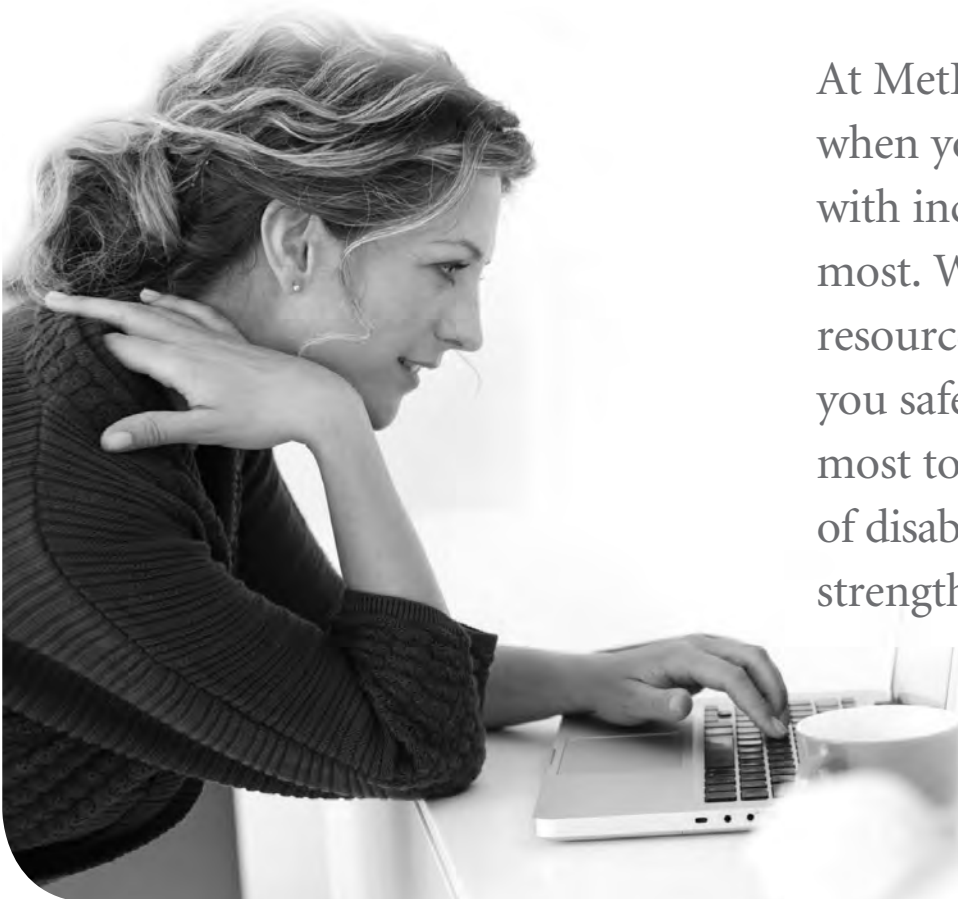


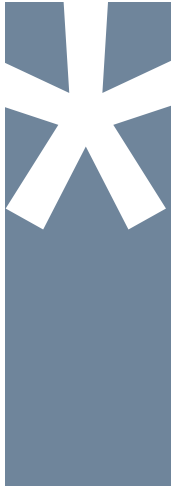
Will your coverage be enough
when it matters most?

working

for you.

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 insurance backed by the strength of MetLife.





**YOUR PAYCHECK
HELPS YOU MEET
RESPONSIBILITIES
TODAY AND PLAN
FOR THE FUTURE.
HOW WOULD YOUR
LIFE CHANGE IF YOU
ONLY HAD PART OF
YOUR INCOME?**

You've taken an important step toward protecting the people you care about by enrolling in disability coverage through work.

If you were to suffer an illness or injury that prevented you from working, your disability benefits would replace a portion of your income while you recover.

However, your disability insurance through work may not be enough. Most employer-paid disability coverage will be reduced by taxes and other limitations. Plus, any coverage that your employer pays for can be discontinued if your employer decides to stop providing the coverage or if you leave your current job.

Because your income is so important, protect it with a plan that will provide the coverage you need and last as your circumstances change. Supplementing your disability insurance through work with a policy you personally own may help you continue to provide for yourself and your family if you suffer an illness or injury that keeps you from working.



If your income suddenly stopped due to a disability, would your current coverage be enough to help:

- Pay for monthly bills, such as your mortgage or rent, groceries, utilities and car payments?
- Keep financial plans intact, such as retirement savings or a child's education fund?
- Avoid making sacrifices or changing the lifestyle you're used to?

Will your insurance from work be enough?

Disability insurance offered through your employer is a valuable benefit that can provide income if you become sick or injured and are unable to work. However, make sure that you understand what your company's plan really covers.

Compare the common limitations of employer-paid disability insurance to the benefits of individual disability insurance.

	EMPLOYER-PAID DISABILITY INSURANCE	INDIVIDUALLY OWNED DISABILITY INSURANCE
Will my incentives (bonuses, commissions, etc.) be covered?	Maybe not. Benefit amounts are often calculated from base salary only.	Yes. Benefit amounts are typically calculated based on your total annual compensation.
Will I receive my benefits tax-free?	No. Any portion of your benefits that are paid for by your employer will be taxed.	Yes. Individual plans generally will not be taxed if the employee pays premiums with after-tax dollars.
Can I customize my plan?	No. Most employers provide very limited plan options. Plus, many set a maximum benefit amount, which can further reduce the amount you would receive in the event of a disability.	Yes. You can choose the type of plan, amount of coverage and optional features that meet your specific needs.
Do I own my policy?	No. Your benefits are reliant entirely on your employer. Your employer might choose to terminate the plan at any time, leaving you with no coverage. Plus, if you leave your current job, you will lose your policy.	Yes. Your policy belongs to you, regardless of where you work.



Bridge the gap between your income and your benefits through work.

Supplementing your disability plan through work with an individual disability insurance policy can help you replace a larger portion of your income, bringing your total monthly disability benefit much closer to your current monthly income. Plus, since you own your policy, you can be sure that your policy will carry with you if you change jobs or if your employer stops providing your coverage through work.

Although you can't avoid a risk of disability, you can be prepared with a personally owned disability insurance policy from MetLife. For years MetLife has been committed to helping individuals and their loved ones plan for the unexpected. A plan including the right disability insurance coverage can help you protect yourself and the people who rely on you.

MEET JOE



LET'S SEE
DISABILITY
INSURANCE
AT WORK.

"I've worked hard to advance my career and provide for my family. My company has provided me with long-term disability insurance, but it wouldn't be enough to maintain the lifestyle my family is used to. I want to make sure I have a plan in place that truly protects me and my family and our plans for the future."



THE CONCERN

Joe and his wife have been married for eight years. They have two young children, and their family relies on both their incomes to cover their mortgage, child care costs and other ongoing bills, along with unexpected expenses that come up.

Joe works as a web designer, and his salary is \$80,000 per year, plus \$40,000 as his regular bonus for the past several years. After taxes, his monthly paycheck comes to \$7,500.*

His company provides him with a disability insurance benefit that covers 60% of his base salary. But after his bonus and taxes are subtracted, his benefit comes to only \$3,000 a month.

That works out to only 40% of his regular income.

*Assumes 25% tax bracket.

THE SOLUTION

Supplementing his coverage through work with an individual disability insurance policy can help Joe protect a larger portion of his income and ensure his policy will remain in place if he ever changes jobs.

THE STRATEGY

After looking carefully at his family's budget, their financial professional recommends a \$3,400 supplemental monthly benefit amount – just enough to cover his incentive pay and the reduction in his work benefit due to taxes.

This is a hypothetical scenario only and does not depict the results of any disability insurance policy. The provisions in an actual policy, including benefit amounts and premiums, depend on the individual circumstances.

JOE EXAMPLE

Let's look at what Joe might pay for supplemental disability coverage

	Monthly Benefit	Monthly Premium	Annual Premium
Joe	\$3,400	\$86	\$999

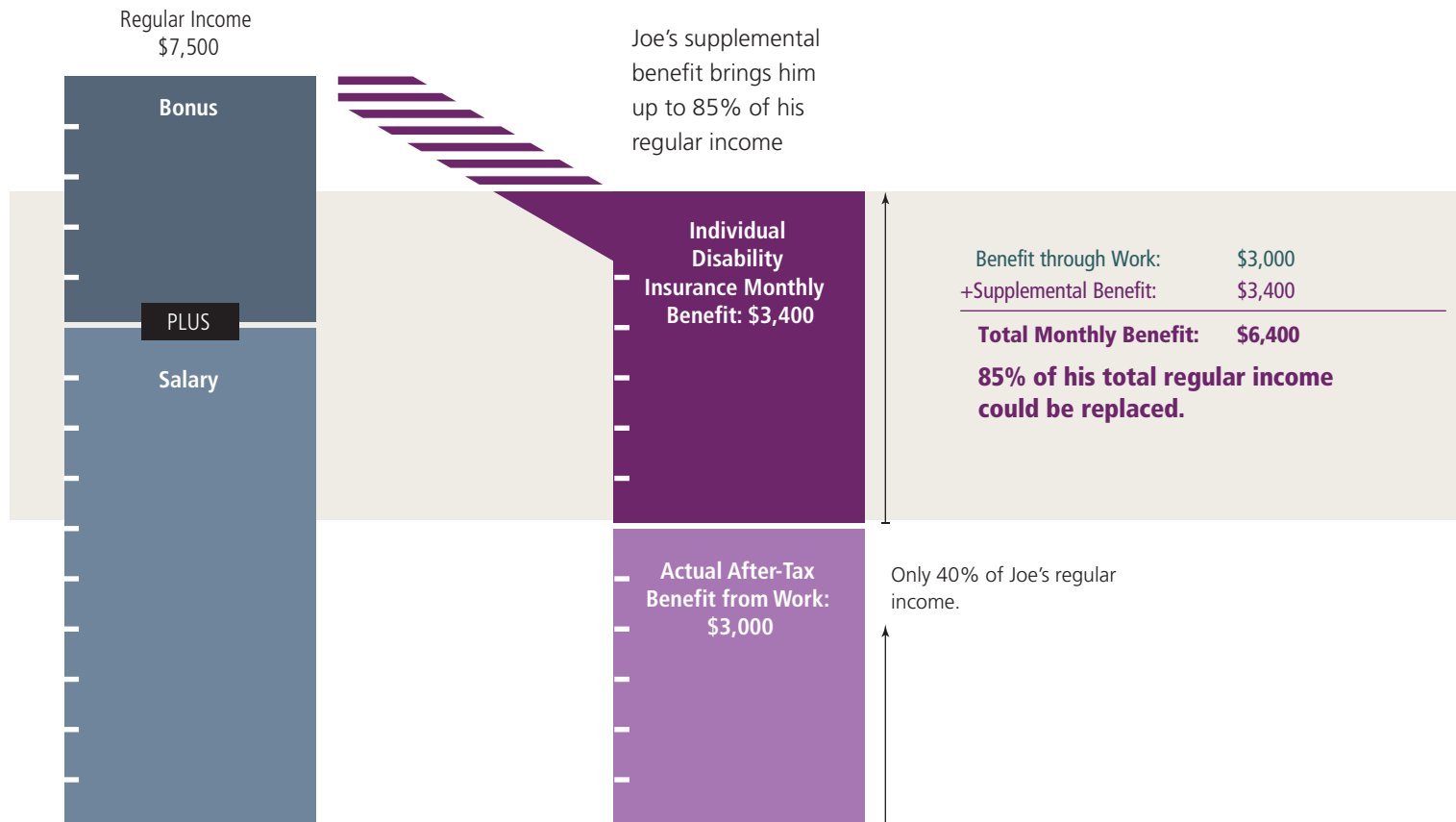
ASSUMPTIONS:

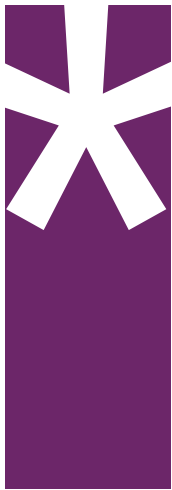
MetLife Income GuardSM Male, age 35, non-smoker, 5A occupational class. 90-day elimination period (length of time an individual must be disabled before benefits begin to accrue). Maximum benefit period to age 67. 25% tax bracket.

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 premium shown above. Premiums are scheduled to be level through age 67. MetLife Income Guard is not available in all states. Check with your financial professional for details.

In this scenario, regular income means after-tax monthly income (includes salary and bonus) while not disabled.

HOW DOES
BUDGETING ONLY
\$86 A MONTH
COMPARE TO
POSSIBLY RECEIVING
ONLY 40% OF HIS
CURRENT INCOME
FOR AN UNKNOWN
LENGTH OF TIME?





- **Family:** protecting more income helps his family maintain their current lifestyle and avoid making sacrifices
- **Control:** an individual policy gives him more flexibility and removes reliance on his employer
- **Savings:** supplementary coverage would help reduce the need to withdraw from retirement plans, investments, children's education funds or other accounts, so they can remain intact and are able to grow
- **Recovery:** disability insurance coverage would allow him to focus on getting better and back to work if he became disabled

JOE'S SUPPLEMENTAL DISABILITY INSURANCE POLICY BRIDGES THE GAP BETWEEN WHAT HE MAKES NOW AND WHAT HE WILL HAVE TO RELY ON IF HE BECOMES DISABLED.



Disability Insurance Solutions

for what matters most.

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:

- **Make sure you have a balanced income protection plan with the right disability insurance and life insurance.**
- **If you are a business owner, protect your business, your employees, your family and yourself.**

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, riders and provisions 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 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.

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Disability income insurance is issued by Metropolitan Life Insurance Company on IDI2000-P/NC, IDI2000-P/NC-ML, IDI2000-P/GR, AH 5-88, AH 7-96-CA, AH 8-96-CA, and IDIP12-01-IDIP12-08. May 2014.

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

MetLife

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