

DISABILITY INSURANCE

MetLife Income Guard CaliforniaSM



MetLife



Flexible Income Protection
that Works for You.



Protecting your income is a smart idea. While you may already have life insurance, disability insurance can help balance your income protection plan by protecting your income if you become sick or injured and unable to work.

What is your most valuable asset? If you are like most people, your most valuable asset is your income and your ability to earn a living. You probably rely on your income to:

- Pay for ongoing expenses, like the mortgage, groceries and car payments
- Save toward retirement and other financial goals
- Enjoy luxuries like vacations, restaurants and leisure activities
- Maintain your family's way of life

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 California disability insurance is a policy that you design to meet your specific needs. You'll receive a monthly disability benefit if, as a result of sickness or injury, you are unable to perform with reasonable continuity the substantial and material acts necessary to pursue your usual occupation in the usual or customary way, and you choose not to work in any occupation.¹

At its base, your policy will provide:

- Premiums guaranteed not to increase until age 67 or the 5th policy anniversary, whichever is later²
- Guaranteed coverage as long as premiums are paid on time³

Make MetLife Income Guard California your own by building upon that base and personalize your policy by adding options, or riders,⁴ 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.

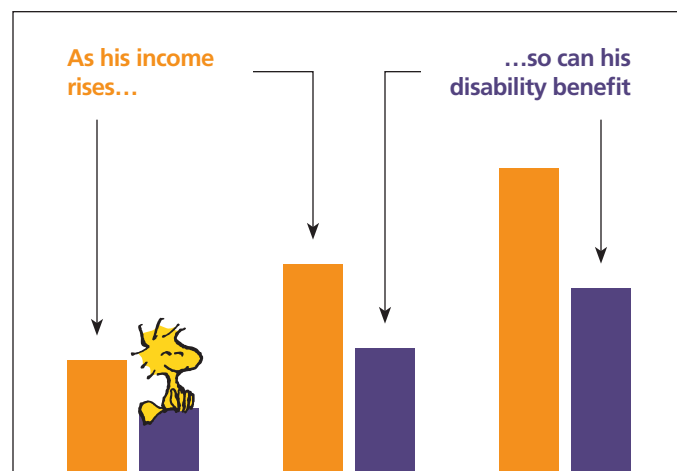


Options to Consider if Your Concern is Protection While You Are Healthy and Working

If you want	Choose to	By selecting this option
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.



* This example is hypothetical. Results may vary based on your specific situation.

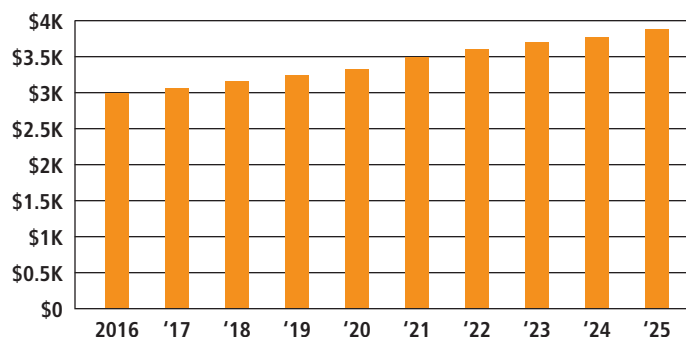


Options to Consider if Your Concern is Protection Should You Become Disabled

If you're concerned	Choose to	By selecting this option
Your disability will be severe	Have a special benefit paid based on your disability's severity	Capital Sum Benefit⁵
		Catastrophic Disability
You might need COBRA for health insurance if you lose your job due to a disability	Have your COBRA premiums reimbursed	COBRA Reimbursement
Your benefits won't keep up with inflation	Automatically increase your benefits every year	Cost of Living Adjustment: 0-10% CPI-U⁶, 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.



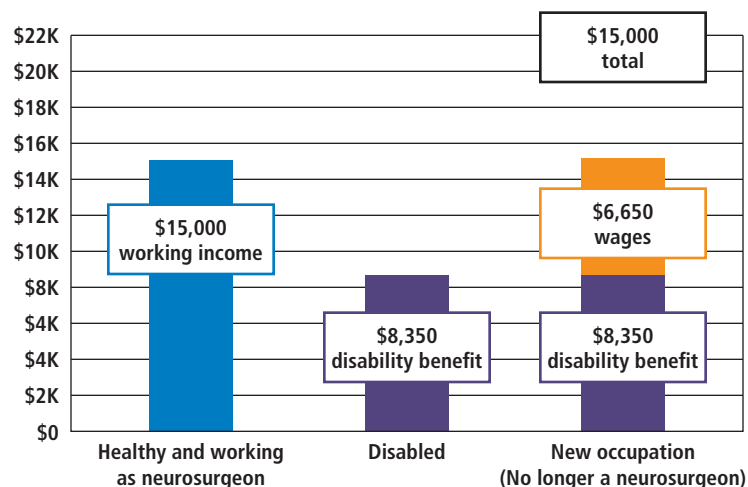
* This example is hypothetical. Results may vary based on your specific situation.

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

If you're concerned	Choose to	By selecting this option
You can still work while disabled but not at your full capacity	Receive at least some of your benefits	Partial Disability⁷
		Partial Disability Plus⁷
		Partial Disability Plus Extended⁷
You can't return to your old career but are capable of starting a new job	Receive up to your full benefit while earning an income in another occupation	Your Usual Occupation
		Specialty Your Usual Occupation⁸ (for medical and dental occupations)

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 solution: The Specialty Your Usual Occupation definition of Usual Occupation⁹ may allow him to receive his **full benefits** even if he's working in another occupation.

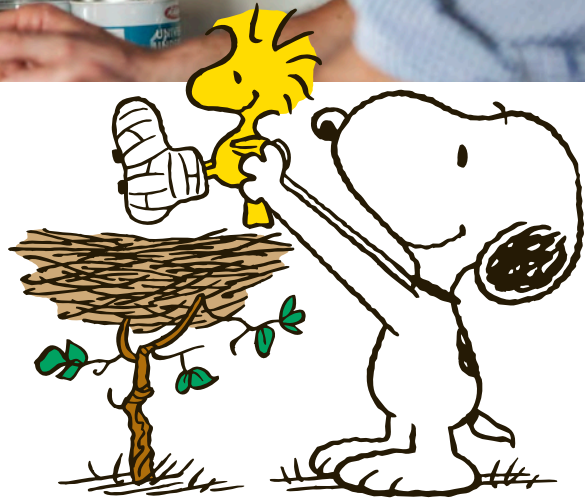


* This example is hypothetical. Results may vary based on your specific situation.



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



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 California 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 usual occupation varies by occupational class. After the usual occupation shown on the policy schedule page, total disability means that you are unable to engage with reasonable continuity in any occupation in which you could reasonably be expected to perform satisfactorily in light of your age, education, training, experience, station in life, and physical and mental capacity, and you choose not to work in any occupation that exists within certain locations, as detailed in the policy. See your representative for complete details.
- 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 All riders are not available to all issue ages or occupational classes. Please ask your representative for complete details. Eligibility is subject to underwriting approval.
- ⁵ Included with every eligible policy at no additional cost.
- ⁶ 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.
- ⁷ A Partial Disability rider must be included with all MetLife Income Guard California policies. For policies issued with Specialty Your Occupation, a Partial Plus rider must be selected.
- ⁸ Specialty Your Usual Occupation is in the base policy for physicians, dentists and dental specialists and not a selectable option.
- ⁹ Specialty your usual occupation is encompassed in the definition of "usual 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 riders may not be available at all issue ages and to all occupational classes. Ask your representative for complete details. Eligibility is subject to underwriting approval.

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 or other financial products and services. Clients should seek advice based on their particular circumstances from an independent tax advisor since any discussion of taxes is for general informational purposes only and does not purport to be complete or cover every situation.

MetLife, its agents, and representatives may not give legal, tax or accounting advice and this document should not be construed as such. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

Disability income insurance is issued by Metropolitan Life Insurance Company on IDIP12-01-CA.

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

MetLife

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
metlife.com