

*Disability Income*

***With MetLife Individual Disability  
Income Insurance, you're protected.***

**OMNI ADVANTAGE**

*Protect your income, protect yourself. MetLife Individual Disability Income Insurance.*

**MetLife<sup>®</sup>**

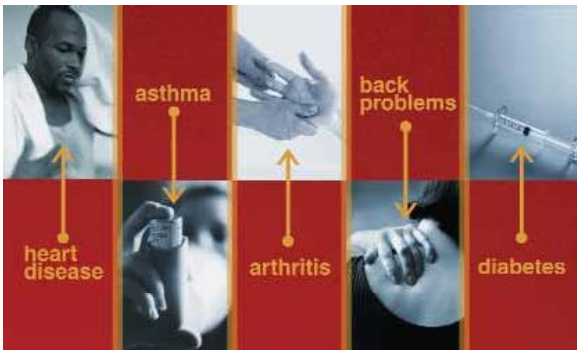


**The chance of you becoming disabled during your working years is three times greater than your risk of death.\***

*You do everything to protect your future and the people you love, but sometimes life has other plans.*

The fact is, a disability can happen to anyone, at any time. In an instant, your income could drop significantly. Would you be ready if the unexpected happened? You can be better prepared for whatever's in store with MetLife Individual Disability Income Insurance (DI).

The misconception out there is that disabilities have to be something catastrophic. *Actually, the most common disabilities in the U.S. include heart disease, back problems, arthritis, asthma and diabetes.\*\**



Consider this. Your income enables you to maintain and protect your family and your lifestyle—your home, car, food, clothing, tuition and bills. What would you and your family do if your paycheck stopped tomorrow and didn't begin again for a year? Several years? You may think Social Security will provide adequate disability income, but the truth is almost 50% of claims are denied by Social Security because applicants don't qualify.<sup>†</sup>

**No one knows for certain what the future holds.** That's why you need a plan to help safeguard your financial security and independence in the event of a disabling sickness or injury.

If you have long-term disability coverage at work, you're off to a good start. However, workplace disability benefits often times cover just 50% of your income. How far will half of your paycheck go?

**Give your income the advantage it needs.** MetLife's *OMNI Advantage* policy can replace a portion of your income during a disability helping you maintain your pre-disability standard of living.

*OMNI Advantage* gives you peace of mind knowing that your income is protected by one of the most trusted insurance companies in the industry.

MetLife understands that our policyholders are individuals with different needs. That's why *OMNI Advantage* offers a strong base policy with a variety of options that allow you to customize a policy that best suits your personal situation.

**What MetLife's OMNI Advantage Policy Offers You:**

**Protection you can't afford to be without.** You'll receive a monthly disability benefit if you are prevented from working in your regular occupation, are *not* gainfully employed and are under the care of a physician.<sup>1</sup>

**Peace of mind.** As long as your premiums are paid on time, MetLife cannot change your coverage or your premium rates until the first premium due date on or after your 65th birthday.



## OMNI ADVANTAGE

*Protect your income, protect yourself.  
MetLife Individual Disability Income Insurance.*

**Return to work assistance.** While you are receiving disability benefits, MetLife will consider participating in the cost of an occupational rehabilitation program aimed at helping you return to gainful employment. The program may be at your request or ours and is based on mutual agreement.

**Customization for your individual needs.** Your disability benefits will begin after the elimination period (waiting period) of your choice: 60, 90, 180, 365 or 730 days. For example, if you choose a 90-day elimination period, benefits will begin accruing after your 90th day of disability.

**Flexible choices.** The choice is yours—select to receive disability benefits for a benefit period of 2 years, 5 years, to age 65 or to age 70.

*Choose the options that are right for you.*

To maximize your benefits you can choose from several optional features including those below, at an additional cost (in addition to the base policy):

**Residual Disability:** Allows you to receive a partial disability benefit, under certain conditions, if your disability causes you to lose 20% or more of your earnings. You can also select the Residual Recovery Benefit which allows you to continue receiving benefits for up to 24 or 36 months, as selected, if you continue to experience at least a 20% earnings loss after returning to work full-time.

**Cost of Living Adjustment (COLA):** To help your benefits keep pace with inflation, this option automatically increases your benefit annually (while you're disabled) after you've been disabled for 12 months. Increases are: compounded and equal to 1% to 7% (based on the Consumer Index Price Index) of your adjusted monthly benefit or a simple rate of 3% of your original monthly benefit. After you return to work, you

can, up to age 60, "buy-up" to a higher monthly benefit by purchasing the extra benefit that accrued during your disability.

**Guaranteed Insurability:** With this option, you can purchase additional coverage every year up to age 51—*without additional medical underwriting*. The amount your coverage can be increased is based on how large an increase option you purchased and our financial underwriting rules.

**Your family depends on you. You work hard for your money —make sure you do everything you can to help protect it with MetLife OMNI Advantage Individual Disability Income Insurance. For costs and more information, contact your local sales representative.**





## Rest easier with protection from an industry leader

- MetLife has been a trusted industry leader for more than 135 years.
- MetLife has been helping people like you protect their income with disability insurance for more than 80 years.
- Our disability payment team provides highly personalized service and manages all benefit services with fairness and efficiency and the utmost concern for our policyholders.

**Backed by financial strength and security** MetLife's consistently high ratings for financial strength are matched by few of the nation's top disability insurers. The diversity of our businesses and earnings stream gives us stability to meet our future obligations.

## have you met life today?<sup>SM</sup>

\*Commissioners Individual Disability Table A.

\*\*Disability Statistics Center, University of California, San Francisco .

†Social Security Administration, 2002.

<sup>1</sup>For those applicants with occupations classified as 2A, the period for which you are protected in your own occupation is the lesser of the benefit period or 5 years. For applicants with occupations classified as A or B, the period for which you are protected in your own occupation is 2 years. After this period, benefits will be paid if you are prevented 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 care of a physician.

The descriptions herein highlight some of the provisions and optional riders of MetLife's Disability Income Insurance policy. All rights and obligations will be governed by the actual policy language, if and when issued. 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 details. These policies provide disability income 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%, depending on the policy. This ratio is the portion of future premiums, which MetLife expects to return as benefits, when averaged over all people with the applicable policy.

# MetLife<sup>®</sup>

Metropolitan Life Insurance Company, One Madison Avenue, New York, NY 10010