

BUSINESS OVERHEAD PROTECTION

disability income

BECAUSE YOUR BUSINESS IS WELL WORTH PROTECTING



MetLife[®]

Expense Plus

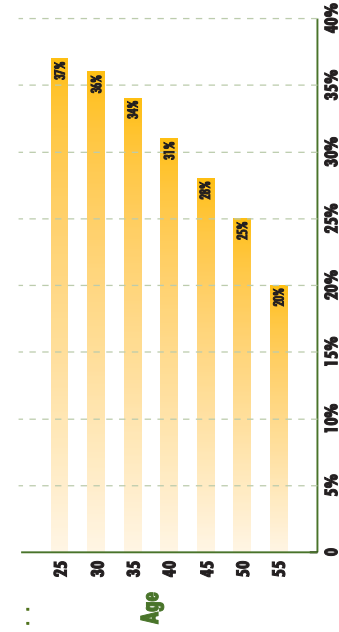
Quality, Value and Affordability



You are your business' most valuable asset.
Could your business keep running if you became sick or hurt and couldn't work?

If you're like most business owners, you do your best to make sure nothing gets in the way of your continued success. For this reason, you need disability insurance that will help protect your business if you become sick or hurt and can't work. Such a policy helps pay your share of the rent, utilities, employee wages, maintenance services, and other overhead expenses so you can return to a smoothly run business when you recover. As the following statistics show, your chances of becoming disabled for 90 days or more during your working career are higher than you may think. Although you can't avoid the risk of disability, you can be prepared with a quality Expense Plus policy from MetLife . . . a policy that will help keep your business running when you can't.

CHANCES OF BECOMING DISABLED*



The chances of disability . . . too high to ignore.

Base Features

A Non-cancelable, Guaranteed Renewable Contract

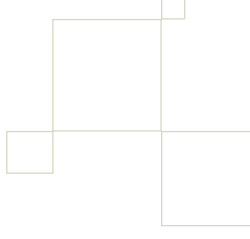
MetLife cannot change the policy or its premium rate until the first premium due date on or after your 65th birthday (provided your premiums are paid on time). The base policy is then renewable from age 65 to 70 if you are actively employed full-time and still responsible for paying the expenses of the business.

“Own Occupation” Disability Protection

MetLife will reimburse you for your share of the (actual) covered expenses incurred in the operation of your business, up to the monthly benefit amount purchased, if you are disabled. MetLife will consider you disabled if, due to injury or sickness, you are not able to perform the material and substantial duties of your regular occupation and are receiving care by a physician. Benefits will begin to accrue after the elimination period and will continue until you recover from disability or the benefit period ends, whichever is earlier. See *Extension of Benefits* (next page) for an explanation of our carry-over provision.

What are Some Examples of Covered Expenses?

- rent
- utilities
- employee wages
- maintenance services
- depreciation
- taxes and mortgage interest on business property (that you own and use in your business)
- property and liability insurance



* Source: Commissioners Individual Disability Table A.

Partial Disability Benefit

50% of the amount that would have been payable for total disability will be paid for up to three consecutive months if you are under the care of a physician, and because of injury or sickness:

- you are able to perform the duties of your regular occupation, but only for less than one-half of the time normally required; or
- you are unable to perform one or more of the material and substantial duties of your regular occupation.

Presumptive Total Disability Benefit

If you lose your sight, hearing, or the use of two limbs, we will consider you totally disabled even if you are still working, and even if you are not receiving medical care by a physician. In addition, we will waive your elimination period.

Waiver of Premium

No premiums are due after a continuous¹ period of disability of 90 days for as long as you remain disabled. Premiums paid during and/ or for the first 90 days will be refunded.

Extension of Benefits

Monthly benefits for total disability are based on the insured's actual incurred business expenses. If actual expenses paid during the maximum benefit period are less than the maximum benefit amount multiplied by the number of months in the maximum benefit period, any excess benefit may be paid after the maximum benefit period ends. The Extension of Benefits provision enables you to collect "carried over" benefits for up to one year after the maximum benefit period is over, provided you were totally disabled during the entire maximum benefit period, are still totally disabled and have not collected the total maximum benefits available under the policy.

Exchange Privilege

This policy may be exchanged for an individual disability income policy, with up to a two year benefit period, at any time before you reach age 60 as long as the Expense Plus policy is then in force and you are not disabled at that time.¹

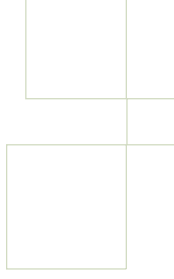
Optional Benefits

Good Health Benefit²

While you can collect benefits if you become disabled, this feature also rewards you for remaining healthy. At the end of each period of five policy years, MetLife will refund 50% of the premiums paid during that period, including the premium for the Good Health Benefit, less any claims paid to you by MetLife during that period. This is essentially the equivalent of a price discount of 25% of the cost of the policy without the rider.³ This feature automatically renews every five years and terminates on the first premium due date on or after your 65th birthday.

Guaranteed Insurability Benefit

This feature allows you to increase your coverage on every other policy anniversary to age 50 or 51, without additional medical underwriting. The maximum benefit increase per option date and the maximum total increase under this rider is indicated in the policy. An unused option may be carried over only to the next option date.



¹ Continuous period of disability means an unbroken period of disability, or successive periods of disability due to the same or a related cause that are separated by less than 6 months.

² Maximum benefit amount on individual policies cannot exceed the lesser of \$1,000 per month or the maximum covered monthly expense benefit under this policy.

³ Not available in CT, NJ, NY, OR, PA and TN.

³ Not taking into account the time value of money.



Expense Plus . . .

A check to help keep your business running if you become sick or hurt and can't work.



Expense Plus Business Overhead Analysis

Please answer the following, based on your share of the business' normal and customary expenses:

Current Monthly Expenses

- Rent _____ \$
- Utilities _____ \$
- Telephone _____ \$
- Maintenance Services _____ \$
- Leased Equipment _____ \$
- Employees' Wages _____ \$
- Laundry _____ \$
- Depreciation _____ \$
- Advertising _____ \$
- Property & Liability Coverage _____ \$
- Malpractice Insurance _____ \$
- Health Insurance _____ \$
- Interest on Business Debts _____ \$
- Taxes/Mortgage Interest on Owned Business Premises (used in your business) _____ \$
- Payroll Taxes _____ \$
- Other Covered Expenses _____ \$
- _____ \$
- _____ \$

Total Covered Business Expenses* _____ \$
 Less Total Business Overhead Coverage Currently Available _____ \$
 INCOME DESIRED DURING DISABILITY _____ \$

Policy Details†

Benefit Amount _____ \$

1. Estimated Occupational Class _____

2. Elimination Period _____

- _____ 30 Days
- _____ 60 Days
- _____ 90 Days
- _____ 12 Months
- _____ 24 Months

3. Benefit Period _____ Refund of Premium Rider – "Good Health Benefit"

4. Optional Benefits _____ Guaranteed Insurability (issue ages 18-49)

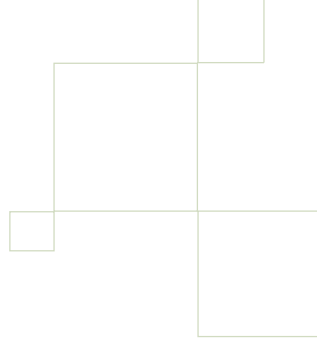
You can rely on MetLife

Financial Strength and Stability

- MetLife has been a trusted industry leader for more than 135 years.
- MetLife provides benefits to 88 of the Fortune 100 companies.¹
- 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.

Disability Income Insurance Leader

- For more than 80 years, MetLife has been in the business of protecting the livelihoods of our policyholders with disability income insurance. This commitment to the marketplace has made us a leading provider of disability income insurance.



* Covered expenses do not include, among other items, principal repayment, any other payments on mortgage principal, the principal of any other indebtedness or the cost of merchandise.
 † Policy details are subject to underwriting. Ask your Representative to provide an illustration if you would like a premium quote.

¹ As of 2/20/2004.

2A,3A,4A,5A,6A

The descriptions herein highlight some of the provisions of MetLife's Expense Plus Disability Income Insurance policy. Some of these provisions may vary by state. 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 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%, 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®

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