

# Individual Disability Income Insurance Reference Manual



**MetLife**<sup>®</sup>

## The OMNI Portfolio

WITH BASIC  
SECTION LINKS  
FOR  
INTERNET USE

OMNI Advantage  
OMNI Select  
OMNI Essential  
Retirement Savings  
Expense Plus  
Buy-Sell  
Mortgage Comp  
Priority Plus

FOR USE WITH PRODUCERS ONLY - NOT FOR USE  
WITH THE GENERAL PUBLIC

**The product descriptions in the reference manual highlight some of the provisions and optional riders of MetLife's Individual Disability Income Insurance policies. Policy provisions may vary in certain respects from the descriptions herein because of state laws and regulations. Please make sure that you are familiar with the policy provisions as they apply in your state since all rights and obligations will be governed by the actual policy language.**

**5<sup>TH</sup>  
EDITION**

THE **OMNI**  
*Portfolio*

**A**t MetLife, we've earned a reputation for policyholder service and financial integrity. Since we opened our doors in 1868, MetLife has grown to be one of the strongest and most respected financial institutions in the world — insuring or administering coverage for millions of people worldwide.

DISABILITY  
INCOME  
INSURANCE  
FROM  
**MetLife**

***Selecting the right insurance company is as important as choosing the right coverage.***

Individual Disability Income Insurance  
Reference Manual

***Individual Disability Income Insurance***  
***Metropolitan Life Insurance Company, New York, NY***

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# MARKETING GUIDE

## 1

*This section is designed to give you insight into the need and market for Disability Income Insurance,*

*the products and features of The Omni Series, and requirements to help increase your sales success.*

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# THE MARKET

## Why should your clients BUY disability income insurance?

- Employees' top concern is having enough money to pay bills during a period of sudden income loss.<sup>1</sup>
- Experiencing a period of disability is a very real possibility - the odds are around 2 to 4 times greater than the risk of death before age 65.<sup>2</sup>
- In 2005, there were 2,400,000 disabling injuries caused by motor vehicle accidents.<sup>3</sup>
- Nearly 50% of all mortgage foreclosures are due to a disability.<sup>4</sup>

## Why should you SELL disability income insurance?

***Many people wrongly assume they are protected against a disabling injury or illness through work. However:***

- 64% of disabilities are not work-related and fall outside the scope of workers' compensation<sup>3</sup>.
- Workers Compensation only covers lost income when illnesses or injuries occur at or are a result of work. The fact is most disabilities are a result of cardiovascular illnesses, musculoskeletal conditions, and cancer.<sup>5</sup>
- Social Security Disability Insurance (SSDI) only pays if the disability has lasted or is expected to last at least 12 months or end in death, and over half of initial applications are denied.<sup>6</sup>

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<sup>1</sup> 5th Annual MetLife Study of Employee Benefit Trends, 2007.

<sup>2</sup> Odds of a disability lasting 90 days or longer before age 65. Weighted averages based on MetLife disability insurance sales applied to calculations from Milliman, Inc., on disability experience results for 1990-1999 from the Individual Disability Experience Committee of the Society of Actuaries.

<sup>3</sup> Injury Facts®, National Safety Council, 2007.

<sup>4</sup> Health Affairs, The Policy Journal of the Health Sphere, February 2, 2005. retrieved from: [http://www.disabilitycanhappen.org/chances\\_disability/disability\\_stats.asp](http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp).

<sup>5</sup> The Real Risk of Disability in the United States, Milliman, Inc., 2007.

**1-2** <sup>6</sup> Social Security Handbook, SSA, 2006.



77% of all financial planners agreed that disability insurance is necessary to help secure a client's financial well being.<sup>1</sup>

Strengthen client relationships by providing them with a more complete protection portfolio to better prepare them for a long-term disability.

**PERCENTAGE OF PEOPLE WHO REMAINED DISABLED FOR 5 YEARS OR MORE AFTER THE ONSET OF A DISABILITY<sup>1</sup>**

<i>Age at Onset</i>	<i>Disabled for 5 years or more</i>
25	29.7%
35	43.2%
45	60.5%
55	69.7%

**CONSIDER THE RISK FOR WORKING AMERICANS<sup>2</sup>:**

<i>Issue Age</i>	<i>Chances of Becoming Disabled*</i>		
	<i>Overall Weighted Average</i>	<i>Male Overall</i>	<i>Female Overall</i>
25	35%	34%	41%
30	34%	33%	39%
35	33%	31%	36%
40	31%	30%	33%
45	29%	28%	30%
50	25%	25%	26%
55	21%	21%	21%

<sup>1</sup> 5th Annual MetLife Study of Employee Benefit Trends, 2007.

<sup>†</sup> Source: 1985 Commissioner's Individual Disability Table A ‡

<sup>‡</sup> Odds of a disability lasting 90 days or longer before age 65. Weighted averages based on MetLife disability insurance sales applied to calculations from Milliman, Inc., on disability experience results for 1990-1999 from the Individual Disability Experience Committee of the Society Actuaries.

\*A disability lasting 90 days or more before age 65

**POTENTIAL EARNINGS TO AGE 65**  
*(Assuming 4% Annual Increases)*

Age	\$2,000/Mo.	\$5,000/Mo.	\$7,000/Mo.	\$10,000/Mo.
25	2,280,000	5,700,000	7,980,000	11,400,000
26	2,170,000	5,420,000	7,590,000	10,850,000
27	2,060,000	5,160,000	7,220,000	10,320,000
28	1,960,000	4,900,000	6,860,000	9,800,000
29	1,860,000	4,660,000	6,520,000	9,310,000
30	1,770,000	4,420,000	6,190,000	8,840,000
31	1,680,000	4,190,000	5,870,000	8,380,000
32	1,590,000	3,970,000	5,560,000	7,950,000
33	1,500,000	3,760,000	5,270,000	7,520,000
34	1,420,000	3,560,000	4,980,000	7,120,000
35	1,350,000	3,370,000	4,710,000	6,730,000
36	1,270,000	3,180,000	4,450,000	6,360,000
37	1,200,000	3,000,000	4,200,000	6,000,000
38	1,130,000	2,830,000	3,960,000	5,650,000
39	1,060,000	2,660,000	3,720,000	5,320,000
40	1,000,000	2,500,000	3,500,000	5,000,000
41	940,000	2,340,000	3,280,000	4,690,000
42	880,000	2,200,000	3,080,000	4,390,000
43	820,000	2,050,000	2,880,000	4,110,000
44	770,000	1,920,000	2,690,000	3,840,000
45	710,000	1,790,000	2,500,000	3,570,000
46	660,000	1,660,000	2,320,000	3,320,000
47	620,000	1,540,000	2,150,000	3,080,000
48	570,000	1,420,000	1,990,000	2,840,000
49	520,000	1,310,000	1,830,000	2,620,000
50	480,000	1,200,000	1,680,000	2,400,000
51	440,000	1,100,000	1,540,000	2,200,000
52	400,000	1,000,000	1,400,000	2,000,000
53	360,000	910,000	1,260,000	1,800,000
54	320,000	810,000	1,130,000	1,620,000
55	290,000	720,000	1,010,000	1,440,000

## POTENTIAL EARNINGS TO AGE 65 (No Change in Earnings Level)

Age	\$2,000/Mo.	\$5,000/Mo.	\$7,000/Mo.	\$10,000/Mo.
25	960,000	2,400,000	3,360,000	4,800,000
26	936,000	2,340,000	3,276,000	4,680,000
27	912,000	2,280,000	3,192,000	4,560,000
28	888,000	2,220,000	3,108,000	4,440,000
29	864,000	2,160,000	3,024,000	4,320,000
30	840,000	2,100,000	2,940,000	4,200,000
31	816,000	2,040,000	2,856,000	4,080,000
32	792,000	1,980,000	2,772,000	3,960,000
33	768,000	1,920,000	2,688,000	3,840,000
34	744,000	1,860,000	2,604,000	3,720,000
35	720,000	1,800,000	2,520,000	3,600,000
36	696,000	1,740,000	2,436,000	3,480,000
37	672,000	1,680,000	2,352,000	3,360,000
38	648,000	1,620,000	2,268,000	3,240,000
39	624,000	1,560,000	2,184,000	3,120,000
40	600,000	1,500,000	2,100,000	3,000,000
41	576,000	1,440,000	2,016,000	2,880,000
42	552,000	1,380,000	1,932,000	2,760,000
43	528,000	1,320,000	1,848,000	2,640,000
44	504,000	1,260,000	1,764,000	2,520,000
45	480,000	1,200,000	1,680,000	2,400,000
46	456,000	1,140,000	1,596,000	2,280,000
47	432,000	1,080,000	1,512,000	2,160,000
48	408,000	1,020,000	1,428,000	2,040,000
49	384,000	960,000	1,344,000	1,920,000
50	360,000	900,000	1,260,000	1,800,000
51	336,000	840,000	1,176,000	1,680,000
52	312,000	780,000	1,092,000	1,560,000
53	288,000	720,000	1,008,000	1,440,000
54	264,000	660,000	924,000	1,320,000
55	240,000	600,000	840,000	1,200,000

## THE PURPOSE

Disability Income (DI) Insurance replaces a portion of earned income or retirement savings contributions lost due to a disabling sickness or injury. MetLife's policies are designed to provide a monthly income to help pay for personal living expenses, such as mortgage payments, car payments, utilities, and food, or to replace retirement savings contributions lost due to a disability.

The ***Omni Portfolio*** is comprehensive product line. MetLife's IDI products are unbundled, giving you the opportunity to design a variety of IDI solutions for your clients. Once you have identified a prospect and completed a needs analysis, MetLife can help you design a IDI policy to meet those needs.

# THE PROSPECT

Disability Income Insurance plays a significant role in **financial planning**. A steady income stream can be a person's most important asset; it is, therefore, vital that one's ability to earn an income is protected. The ideal prospect is between the ages of 25 and 50 with a stable income and good health.

Some target areas for DI sales include:

- Architects
- Attorneys
- Bookkeepers
- Computer Professionals
- Consultants
- CPAs
- Executives
- Engineers
- Office Managers
- Nursing Directors
- Programmers
- Pharmacists
- Small Business Owners
- Veterinarians

For a complete list of eligible occupations, see Section 6.

## **FIELD UNDERWRITING**

Disability Income Insurance is intended for persons who are employed full-time in year-round occupations with career stability and predictable income progress. Eligibility guidelines are outlined below.

- ***Earns at least \$18,000 per year.***

Better prospects earn over \$30,000 annually. For salaried employees, gross earnings are considered. For the self-employed or business owner, insurable income is net income after business expenses, but before taxes.

- ***Is between the ages of 18 and 59.***

Better prospects are between the ages of 25 and 50.

- ***Has a history of good health.***

If a prospect has had medical problems, a modified DI policy may be available which could include substandard premium rates and/or exclusion riders.

- ***Does not have excessive unearned income or net worth.***

If a prospect has unearned income such as rental income, interest and dividends, or renewal commissions, (s)he may not qualify for disability coverage because this income could continue even if the prospect is disabled. For prospects with a net worth over \$5 million, assets will be reviewed to determine the degree of liquidity or the potential for unearned income in the event of a long term disability, e.g., investments generating income.

## SOURCES OF PROSPECTS

### *Existing clients.*

- Easily accessible and attainable
- You are already familiar with their occupation, income and possibly their medical history
- Your current policyholders already know and trust you

### *Referred leads.*

- Ask your clients for the names of their friends, colleagues and family members
- Ask your clients for the names of their distributors, competitors, etc.

### *Personal resources.*

- Business associates, customers, clients, competitors, employees and employers
- Neighborhood businesses you patronize. These are people you deal with every day, and since you are their customer, they are more willing to speak with you
- Trade associations
- Your local newspaper (read “New Faces” in the business section)



***Directories and List Services.***

- Local Chamber of Commerce
- Better Business Bureau
- Yellow Pages

### GATHERING INFORMATION

The following information should be obtained from your prospects. The answer to these questions will determine the product you will recommend.

- Date of birth
- Gender
- Occupation – include specific details
- Marital status
- Number of months they can sustain themselves if they are disabled
- Earned income
- Unearned income
- Present medical status
- Medical history
- Monthly income needed
- Other disability insurance in force or applied for (group or individual)
- Elimination period desired (90, 180 days, etc.)
- Benefit period desired (5 years, to age 65, etc.)
- Net worth

MetLife also offers a DI pre-screening form that can be obtained from MetLife's IDI Resource Line at **1-800-929-1492**.

## SALES ILLUSTRATIONS

After obtaining the necessary information, use the MetWINS software to design a DI policy and print an illustration.

- The wizard feature makes it easy for first time users by guiding you through each step.
- With the Existing DI Coverage Feature, you enter the amount of existing individual and/or group disability coverage the prospect already has and MetWINS will tell you how much additional coverage is available from MetLife.
- A grid display enables you to preview the premium rates for all possible benefit period and elimination period combinations before printing the illustration.
- An electronic searchable version of the Occupational Classification Guide is now available with MetWINS. The function allows you to select occupations and to calculate the insured's eligibility for an occ class upgrade.
- In addition to the illustration, there are a variety of supplemental reports, reinforcing the need for DI and solidifying the sale. These are great sales aids to use with your prospects.

### ***MetLife's IDI Resource Line***

This unit, providing both pre and post sale support to sales representatives, sales support personnel, and customers, is a resource for all inquiries pertaining to MetLife's individual disability income insurance. The unit is located in Tampa, Florida and can be reached at **1-800-929-1492**.

### ***Marketing Material***

A variety of marketing material is available to support your MetLife DI sales efforts, including:

- Prospecting Mailers and Letters
- Point-of-Sale Brochures
- Flyers
- PowerPoint Presentations
- Specimen Contracts
- And more!

To acquire these marketing materials, please call the Resource Line at 1-800-929-1492, and a sales advisor will direct you to the proper department to order these materials.

## QUICK PRODUCT REFERENCE

The following descriptions are provided as a brief overview of **The Omni Portfolio**. See section II of this manual for detailed explanations of product features. For MultiLife, issue age can exceed 59.

### **OMNI ADVANTAGE**

6S to 2A (Individual Market)

- Noncancelable, guaranteed renewable to Age 65
- Conditionally renewable beyond Age 65 (base policy only with limited benefit period)
- Total disability protection with optional riders, such as COLA, guaranteed insurability, catastrophic disability, LTC-GPO, your occupation and residual disability coverage

### **OMNI SELECT**

6S to 2A (MultiLife Market)

- Noncancelable, guaranteed renewable to Age 65
- Conditionally renewable beyond Age 65 (base policy only with limited benefit period)
- Total disability protection with optional riders, such as COLA, guaranteed insurability, catastrophic disability, LTC-GPO, your occupation and residual disability coverage

### **Omni Essential**

6S to B (Individual and MultiLife Market)

- Guaranteed renewable to Age 65
- Total disability protection with optional riders, such as COLA, guaranteed insurability, catastrophic disability, LTC-GPO, and residual disability coverage
- Provides basic disability protection for the blue-collar market

### **RETIREMENT SAVINGS DISABILITY INCOME INSURANCE (RSDII)**

6S-3A (Individual and Fully Underwritten MultiLife<sup>1</sup>)

#### ***Advantage and Select***

- Noncancelable, guaranteed renewable to Age 65

#### ***Essential***

- Guaranteed renewable to Age 65

#### ***Advantage, Essential & Select***

- Conditionally renewable beyond Age 65 (base policy only with limited benefit period)
- Total disability protection with COLA and guaranteed insurability optional riders
- Provides protection for loss of retirement contributions during a disability

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**1-16** <sup>1</sup> Fully Underwritten MultiLife is not available if the underlying retirement plan is a 401(k) plan.

**EXPENSE PLUS** 6A to B

- Noncancelable, guaranteed renewable to Age 65
- Built-in Residual Disability
- Conditionally renewable to Age 70.
- Provides reimbursement of certain ongoing business overhead expenses as incurred

**BUY-SELL** 6A to B

- Conditionally renewable with premiums guaranteed to Age 65
- Protects a business if an owner/partner becomes disabled
- Provides lump sum and/or monthly benefit buyout options; as well as transfer of coverage and professional fee reimbursement

### **Mortgage Comp\*** 6A to A

- Guaranteed renewable for policy term
- Provides affordable mortgage protection in the event of disability

### **Priority Plus** 6A to 2A

- Annually renewable, guaranteed renewable to Age 65
- Conversion privilege before age 61 to a level premium policy
- Provides affordable “no frills” protection for clients with a restricted budget
- Optional residual disability coverage



<b>PRODUCT AVAILABILITY BY OCCUPATIONAL CLASS AND AGE*</b>				
<b>Products/Age</b>	<b>18-19</b>	<b>20 – 50</b>	<b>51-55</b>	<b>56-59</b>
<b>Advantage</b>	6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A	6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A	6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A	6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A
<b>RSDII**</b>	6S-3A	6S-3A	6S-3A	6S-3A
<b>Essential</b>	6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A, B	6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A, B	6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A, B	6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A, B
<b>RSDII**</b>	6S-3A	6S-3A	6S-3A	6S-3A
<b>Select</b>	6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A	6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A	6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A	6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A
<b>RSDII**</b>	6S-3A	6S-3A	6S-3A	6S-3A
<b>Expense Plus</b>	6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A, B	6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A, B	6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A, B	6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A, B
<b>Buy-Sell</b>	6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A, B	6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A, B	6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A, B	6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A, B
<b>Priority Plus</b>	6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A	6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A		
<b>Mortgage Comp***</b>		6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A	6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A	

\* See section 2 of this manual for detailed explanations of the product features. On a Guaranteed Standard Issue, case by case consideration given for ages over 59. See page 7-39, for guidelines regarding the sale of DI to government employees.

\*\*Retirement Savings Disability Income Insurance

\*\*\*The applicant's age plus the term cannot exceed 65.

## MARKETING GUIDE

### ELIMINATION & BENEFIT PERIOD AVAILABILITY BY PRODUCT\*

Products	Benefit Periods	Elimination Periods
Advantage	2 years, 5 years, To Age 65, To Age 70	60 day, 90 day, 180 day, 365 day, 730 day
RSDII**	5 years, To Age 65	180 day, 365 day
Essential	2 years, 5 years, To Age 65, To Age 70	60 day, 90 day, 180 day, 365 day, 730 day
RSDII**	5 years, To Age 65	180 day, 365 day
Select	2 years, 5 years, To Age 65, To Age 70	90 day, 180 day, 365 day, 730 day
RSDII**	5 years, To Age 65	180 day, 365 day
Expense Plus	12 months, 18 months, 24 months	30 day, 60 day, 90 day,
Buy-Sell	Lump Sum, 12 month, 24 month, 36 month, 48 month, 60 month	365 day, 547 day, 730 day
Priority Plus	2 years, 5 years, To Age 65	60 day, 90 day, 180 day, 365 day, 730 day
Mortgage Comp***	Term, 10 years, 15 years, 20 years, 30 years	60 day, 90 day, 180 day

The Buy-Sell Business Protector can be set up with a lump sum payout or a 12, 24, 36, 48, or 60 month benefit period or a combination of lump sum and monthly payments.

Please see the Business Product section for details.

The Mortgage Comp policy can be set up with a 10, 15, 20 or 30 year term. The applicant's age plus the term cannot exceed 65. The maximum term for an A class is 10 years, regardless of age plus term.

**OPTIONAL BENEFITS AVAILABLE BY STATE AND ISSUE AGE**

Rider Description	Issue Ages Individual	Issue Ages GSI	Occ Classes <sup>1</sup>	Not Available In The Following States
Catastrophic Disability Rider	18 - 59	18 - 70	All	CT
COLA 3% - Simple interest	18 - 59	18 - 70	All	
COLA 1% - 7% CPI	18 - 59	18 - 70	All	
Refund of Premium (Good Health Benefit)	18 - 59	n/a	All	CT, FL, NJ, NY, OR, PA, TN
Guaranteed Insurability Benefit	18 - 45	n/a	6S - 2A	
Lifetime Monthly Benefit for Total Disability	18 - 45	n/a	6S - 4A	
Long Term Care- Guaranteed Purchase Option (LTCGPO)	18 - 55	18 - 55	All	CT, FL
Residual - Basic (No Recovery)	18 - 59	18 - 70	6S - 2A	
Residual w/ 24/36 Month Recovery	18 - 59	18 - 59	6S - 2A	
Social Insurance Offset (SIO)	18 - 59	n/a	All	NY, NJ
Social Insurance Substitute (SIS)	18 - 59	n/a	All	All except NY, NJ
Transitional Your Occupation:	18 - 59	18 - 59		NJ
5 Year			6S - 4A	
10 Year			6S - 4A	
To Age 65			6S - 4A	

<sup>1</sup> The 6S occupational class is not available in all scenarios. See the Guaranteed Standard Issue (GSI) Employer Paid Requirements for details.”

## HELPFUL HINTS FOR QUICK ISSUE

***Follow these tips for getting your cases approved and issued as quickly as possible. Be sure to:***

- ✓ Prescreen applicants with IDI's Resource Line.
- ✓ See Underwriting, Section 6, for underwriting details.
- ✓ Answer all questions on the application.
- ✓ Describe job duties in detail – not just job title.
- ✓ Ask applicant for complete medical history and provide dates, doctors, and medical institutions.
- ✓ List all inforce individual and group disability income coverage and indicate whether it will remain inforce or be replaced.
- ✓ Be certain that earned income is sufficient for coverage requested and can be documented. Submit required financial documentation with the application.
- ✓ Correctly identify the premium payor.
- ✓ Provide a daytime phone number where the applicant can be reached and alert the applicant to expect a call.
- ✓ If a life application is submitted at the same time, indicate the life case number on the supplementary information page of the IDI application.
- ✓ Use the supplementary information page in the application to clarify any information. Be specific.

## LICENSING INFORMATION

### *Licensing Requirements for Individual Disability Income (“IDI”) Insurance Sales*

#### LICENSING

In order to conduct business and place an IDI insurance policy, all writing producers and the General Agents must be licensed prior to the sale being made and the application being taken in any jurisdiction where the Writing Producer or General Agent is involved in the sale, solicitation or negotiation of an IDI insurance policy. If the Writing Producer and/or General Agent are not appropriately licensed at the time the application is submitted, the application will not be underwritten and any premium submitted will be refunded.

#### SINGLE IDI INSURANCE SALES

In addition to the licensing requirements, the Writing Producer must be licensed and appointed in the jurisdiction in which the application is signed.

For the following “Risk Residence” jurisdictions, the Writing Producer must also be licensed and appointed where the applicant resides.

Current Risk Residence states include:

**Alabama, Alaska, Arizona, California, Colorado, Florida, Georgia, Idaho, Iowa, Kansas, Louisiana, Maine, Maryland, Michigan, Mississippi, New Hampshire, New Mexico, North Carolina, Puerto Rico, South Carolina, South Dakota, Virgin Islands and West Virginia.**

The application and policy issued will be based on where the applicant resides.

### **MULTILIFE SALES (BOTH GSI AND FULLY UNDERWRITTEN MULTILIFE)**

In addition to the licensing requirements, the Writing Producer must be licensed and appointed in the jurisdiction where each applicant signs an application and where each applicant resides.

#### **General Agents and all IDI Insurance Sales**

In addition to the licensing requirements, any General Agent must be licensed and appointed in the jurisdiction where the General Agent's principal place of business is located, including a residence, if applicable.

For the following jurisdictions, the General Agent must also be licensed and appointed if the General Agent is going to receive compensation as a result of the sale, solicitation and negotiation of an IDI insurance policy by the Writing Producer in that jurisdiction:

**California, Florida, Georgia, Kentucky,  
Massachusetts, New Mexico, Pennsylvania,  
Puerto Rico, Utah, Virginia and West Virginia.**

In the event that the General Agent is involved in the solicitation, negotiation or sale of an IDI insurance policy, the General Agent must be licensed in the jurisdiction where the applicant resides.

**REQUIRED FORMS BY STATE AND PRODUCT**

AL, AK, AZ	Page 26
AR, CA, CO	Page 27
CT, DE, DC	Page 28
FL, GA	Page 29
HI, ID, IL	Page 30
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KS, KY, LA	Page 32
ME, MD	Page 33
MA, MI, MN	Page 34
MS, MO	Page 35
MT, NE, NV	Page 36
NH, NJ	Page 37
NM, NY, NC	Page 38
ND, OH, OK	Page 39
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# MARKETING GUIDE

	Advantage, Essential, Select BOE, Priority Plus, MortgageComp	Buy-Sell	RSDII
<b>ALABAMA</b>			
Application	ID12000-APP (01/05)	ID12000-APP-DBO plus ID12000-APP (01/05)	ID12000-APP-RSP plus ID12000-APP (01/05)
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
HIPAA Forms	NA	NA	NA
OOc at Time of App	NA	NA	NA
Replacement Notice	EHIV-04 (05/05)	EHIV-04 (05/05)	EHIV-04 (05/05)
HIV Form	NA	NA	NA
Trust Agreement & RSDII Disclosure Statement	NA NA	NA NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>ALASKA</b>			
Application	Advantage, Essential, Select BOE, Priority Plus, MortgageComp ID12000-APP (01/05)	Buy-Sell ID12000-APP-DBO plus ID12000-APP (01/05)	RSDII ID12000-APP-RSP plus ID12000-APP (01/05)
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
HIPAA Forms	NA	NA	NA
OOc at Time of App	NA	NA	NA
Replacement Notice	EHIV-04 (05/05)	EHIV-04 (05/05)	EHIV-04 (05/05)
HIV Form	NA	NA	NA
Trust Agreement & RSDII Disclosure Statement	NA NA	NA NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>ARIZONA</b>			
Application	Advantage, Essential, Select BOE, Priority Plus, MortgageComp ID12000-APP-AZ (01/05)	Buy-Sell ID12000-APP-DBO plus ID12000-APP-AZ (01/05)	RSDII ID12000-APP-RSP plus ID12000-APP-AZ (01/05)
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
HIPAA Forms	NA	NA	NA
OOc at Time of App	NA	NA	NA
Replacement Notice	11866AH-NAIC	11866AH-NAIC	11866AH-NAIC
HIV Form	EHIV-04 AR (05/05)	EHIV-04 AR (05/05)	EHIV-04 AR (05/05)
Trust Agreement & RSDII Disclosure Statement	NA NA	NA NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
State Exceptions	6S Rates Not Available, 2007 TYO/ Your Occ for 4M/5I Not Available, No Spousal Cat Rider		



ARKANSAS		Buy-Sell		RSDII	
Advantage, Essential, Select		Buy-Sell		RSDII	
BOE, Priority Plus, MortgageComp		Buy-Sell		RSDII	
Application	ID12000-APP-AR (01/05)	ID12000-APP-DBO plus ID12000-APP-AR (01/05)	ID12000-APP-RSP plus ID12000-APP-AR (01/05)		
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)		COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate					
HIPAA Forms					
OOB at Time of App	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007		ID12000-APP-AUTH & CPN-INST-SOH-2007
Replacement Notice	NA	NA	NA		NA
HIV Form	NA	NA	NA		NA
Trust Agreement & RSDII Disclosure Statement	EHIV-04 AR (05/05)	EHIV-04 AR (05/05)	EHIV-04 AR (05/05)		EHIV-04 AR (05/05) Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>California</b>		<b>BOE</b>			
Application	AH533-10-CA (01/05)	AH533-10-OE (10/99) plus AH533-10-CA (01/05)			
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)			NA
Notice & Certificate					NA
HIPAA Forms					NA
OOB at Time of App	ID12000-APP-AUTH & CPN-05-IDI	ID12000-APP-AUTH & CPN-05-IDI			NA
Replacement Notice	2A-6A: 1349-CA   A-B: 1350-CA	AH1344 (Signature Required)			NA
HIV Form	NA	NA			NA
Trust Agreement & RSDII Disclosure Statement	EHIV-04 CA	EHIV-04 CA			NA
	NA	NA			NA
	NA	NA			NA
<b>State Exceptions</b>		<b>Buy-Sell</b>		<b>RSDII</b>	
Advantage, Essential, Select		Buy-Sell		RSDII	
BOE, Priority Plus, MortgageComp		Buy-Sell		RSDII	
Application	ID12000-APP-CO (01/05)	ID12000-APP-DBO plus ID12000-APP-CO (01/05)	ID12000-APP-RSP plus ID12000-APP-CO (01/05)		
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)		COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate					
HIPAA Forms					
OOB at Time of App	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007		ID12000-APP-AUTH & CPN-INST-SOH-2007
Replacement Notice	NA	NA	NA		NA
HIV Form	11886AH-NAIC	11886AH-NAIC	11886AH-NAIC		11886AH-NAIC
Trust Agreement & RSDII Disclosure Statement	EHIV-04 (05/05)	EHIV-04 (05/05)	EHIV-04 (05/05)		EHIV-04 (05/05) Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
	NA	NA	NA		NA
<b>State Exceptions</b>	<b>No 180 EP on Mortgage Comp, 6S Rates Not Available</b>				

# MARKETING GUIDE

<b>CONNECTICUT</b>	<b>Advantage, Essential, Select</b>	<b>Buy-Sell</b>	<b>RSDII</b>
<b>Application</b>	<b>BOE, Priority Plus, MortgageComp</b>		
Compensation	ID12000-APP-CT (01/05)	ID12000-APP-RSP plus ID12000-APP-CT (01/05)	ID12000-APP-RSP plus ID12000-APP-CT (01/05)
Notice & Certificate	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
<b>HIPAA Forms</b>	ID12000-APP-AUTH-CT & CPN-INST-SOH-2007	ID12000-APP-AUTH-CT & CPN-INST-SOH-2007	ID12000-APP-AUTH-CT & CPN-INST-SOH-2007
<b>OOC at Time of App</b>	NA	NA	NA
Replacement Notice	11866AH-CT (06/79)	11866AH-CT (06/79)	11866AH-CT (06/79)
HIV Form	EHIV-04-CT(05/05)	EHIV-04-CT(05/05)	EHIV-04-CT(05/05)
Trust Agreement & RSDII Disclosure Statement	NA	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>State Exceptions</b>	<b>730 EP Not Available, 6S Rates Not Available, Riders Not Available, ROP, Cat, Spousal Cat, LTC-GPO</b>		
<b>DELAWARE</b>	<b>Advantage, Essential, Select</b>	<b>Buy-Sell</b>	<b>RSDII</b>
<b>Application</b>	<b>BOE, Priority Plus, MortgageComp</b>		
Compensation	ID12000-APP-DE (01/05)	ID12000-APP-DBO plus ID12000-APP-DE (01/05)	ID12000-APP-RSP plus ID12000-APP-DE (01/05)
Notice & Certificate	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
<b>HIPAA Forms</b>	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
<b>OOC at Time of App</b>	NA	NA	NA
Replacement Notice	11866AH-NAIC	11866AH-NAIC	11866AH-NAIC
HIV Form	EHIV-04 (05/05)	EHIV-04 (05/05)	EHIV-04 (05/05)
Trust Agreement & RSDII Disclosure Statement	NA	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>State Exceptions</b>	<b>365 &amp; 730 EP Not Available, 6S Rates Not Available</b>		
<b>DISTRICT OF COLUMBIA</b>	<b>Advantage, Essential, Select</b>	<b>Buy-Sell</b>	<b>RSDII</b>
<b>Application</b>	<b>BOE, Priority Plus</b>		
Compensation	ID12000-APP-DC (01/05)	ID12000-APP-DBO plus ID12000-APP-DC (01/05)	ID12000-APP-RSP plus ID12000-APP-DC (01/05)
Notice & Certificate	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
<b>HIPAA Forms</b>	ID12000-APP-AUTH-DC & CPN-INST-SOH-2007	ID12000-APP-AUTH-DC & CPN-INST-SOH-2007	ID12000-APP-AUTH-DC & CPN-INST-SOH-2007
<b>OOC at Time of App</b>	NA	NA	NA
Replacement Notice	NA	NA	NA
HIV Form	EHIV-04-DC (05/05)	EHIV-04-DC (05/05)	EHIV-04-DC (05/05)
Trust Agreement & RSDII Disclosure Statement	NA	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>State Exceptions</b>	<b>6S Rates Not Available, MortgageComp Not Available</b>		

FLORIDA		Advantage, Essential, Select BOE, Priority Plus, MortgageComp	Buy-Sell	RSDII
Application Compensation	ID12000-APP-FL (01/05) COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	ID12000-APP-DBO-FL plus ID12000-APP-FL (01/05) COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)		ID12000-APP-RSP plus ID12000-APP-FL (01/05) COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate HIPAA Forms	ID12000-APP-AUTH & CPN-INST-SOH-2007 NA	ID12000-APP-AUTH & CPN-INST-SOH-2007 NA		ID12000-APP-AUTH & CPN-INST-SOH-2007 NA
OOB at Time of App Replacement Notice HIV Form	11886AH-FL (09/98) EHIV-04-FL (05/05) NA	11886AH-FL (09/98) EHIV-04-FL (05/05) NA		11886AH-FL (09/98) EHIV-04-FL (05/05) Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
Trust Agreement & RSDII Disclosure Statement	NA	NA		NA

State Exceptions		6S Rates Not Available, Riders Not Available, ROF, Spousal Cat, LTC-GPO, 2007 TYO/Your Occ for 4M/5I, Foreign Travel Exclusion Rider Not Available for use in FL
<b>GEORGIA</b>		
Advantage, Essential, Select BOE, Priority Plus, MortgageComp		
Buy-Sell		

FLORIDA		Advantage, Essential, Select BOE, Priority Plus, MortgageComp	Buy-Sell	RSDII
Application Compensation Notice & Certificate	ID12000-APP-GA (01/05) COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	ID12000-APP-DBO-GA plus ID12000-APP-GA (01/05) COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)		ID12000-APP-RSP plus ID12000-APP-GA (01/05) COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
HIPAA Forms	ID12000-APP-AUTH & CPN-INST-SOH-2007 ADV-AH 1355-GA   ESS-AH 1356-GA MIL Ess & Sel-AH 1354-GA	ID12000-APP-AUTH & CPN-INST-SOH-2007 ID10OC03-1 GA		ID12000-APP-AUTH & CPN-INST-SOH-2007 NA
OOB at Time of App Trust Agreement & RSDII Disclosure Statement	BOE-ID10OC04-1 GA Priority Plus-AH 1340-GA MortgageComp-AH 1314-B NA EHIV-04-GA (05/05) NA NA	NA NA NA EHIV-04-GA (05/05) NA NA		NA NA NA EHIV-04-GA (05/05) Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)

<u>Hawaii</u>	Advantage, Essential, Select BOE, Priority Plus, MortgageComp	Buy-Sell	RSDII
<b>Application</b>	ID12000-APP (01/05)	ID12000-APP-DBO plus ID12000-APP (01/05)	ID12000-APP-RSP plus ID12000-APP (01/05)
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate HIPAA Forms OOc at Time of App Replacement Notice	ID12000-APP-AUTH & CPN-INST-SOH-2007 NA NA EHIV-04 (05/05)	ID12000-APP-AUTH & CPN-INST-SOH-2007 NA NA EHIV-04 (05/05)	ID12000-APP-AUTH & CPN-INST-SOH-2007 NA NA EHIV-04 (05/05)
Trust Agreement & RSDII Disclosure Statement	NA NA	NA NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>State Exceptions</b> SIO EP must be 180 days or more			
<u>IDAHO</u>	Advantage, Essential, Select BOE, Priority Plus, MortgageComp	Buy-Sell	RSDII
<b>Application</b>	ID12000-APP (01/05)	ID12000-APP-DBO plus ID12000-APP (01/05)	ID12000-APP-RSP plus ID12000-APP (01/05)
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate HIPAA Forms OOc at Time of App Replacement Notice	ID12000-APP-AUTH & CPN-INST-SOH-2007 11886AH-NAIC NA EHIV-04 (05/05)	ID12000-APP-AUTH & CPN-INST-SOH-2007 11886AH-NAIC NA EHIV-04 (05/05)	ID12000-APP-AUTH & CPN-INST-SOH-2007 11886AH-NAIC NA EHIV-04 (05/05)
Trust Agreement & RSDII Disclosure Statement	NA NA	NA NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<u>ILLINOIS</u>	Advantage, Essential, Select BOE, Priority Plus, MortgageComp	Buy-Sell	RSDII
<b>Application</b>	ID12000-APP (01/05)	ID12000-APP-DBO plus ID12000-APP (01/05)	ID12000-APP-RSP plus ID12000-APP (01/05)
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate HIPAA Forms OOc at Time of App	ID12000-APP-AUTH & CPN-INST-SOH-2007 ADV-AH 1355-IL   ESS-AH 1356-IL MIL Ess & Sel-AH 1354-IL   BOE-IDIOCC04-1 IL Priority Plus-AH 1340-IL (Signature Required)	ID12000-APP-AUTH & CPN-INST-SOH-2007 IDIOCC03-1 IL NA NA	ID12000-APP-AUTH & CPN-INST-SOH-2007 NA NA
Replacement Notice	MortgageComp- AH 1314 (Signature Required) 11886AH-NAIC	NA 11886AH-NAIC	NA 11886AH-NAIC

HIV Form Trust Agreement & RSDI Disclosure Statement	EHIV-04-IL (05/05) NA NA	EHIV-04-IL (05/05) NA NA	EHIV-04-IL (05/05) Irrevocable Trust Agreement & RSDI-DISC-STMT (04/07)
State Exceptions			
6S Rates Not Available			
<b>INDIANA</b>			
Advantage, Essential, Select BOE, Priority Plus, MortgageComp			
Application	IDi2000-APP-IN (01/05)	IDi2000-APP-DBO plus IDi2000-APP-IN (01/05)	IDi2000-APP-RSP plus IDi2000-APP-IN (01/05)
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate HIPAA Forms	IDi2000-APP-AUTH & CPN-INST-SOH-2007 11886AH-NAIC	IDi2000-APP-AUTH & CPN-INST-SOH-2007 11886AH-NAIC	IDi2000-APP-AUTH & CPN-INST-SOH-2007 11886AH-NAIC
OOB at Time of App Replacement Notice	NA	NA	NA
HIV Form	EHIV-04 (05/05)	EHIV-04 (05/05)	EHIV-04 (05/05)
Trust Agreement & RSDI Disclosure Statement	NA NA	NA NA	Irrevocable Trust Agreement & RSDI-DISC-STMT (04/07)
State Exceptions			
No 180 day EP Available with MortgageComp			
<b>IOWA</b>			
Advantage, Essential, Select BOE, Priority Plus, MortgageComp			
Application	IDi2000-APP (01/05)	IDi2000-APP-DBO plus IDi2000-APP (01/05)	IDi2000-APP-RSP plus IDi2000-APP (01/05)
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate HIPAA Forms	IDi2000-APP-AUTH-IANNM & CPN-INST-SOH-2007 11886AH-NAIC	IDi2000-APP-AUTH-IANNM & CPN-INST-SOH-2007 11886AH-NAIC	IDi2000-APP-AUTH-IANNM & CPN-INST-SOH-2007 11886AH-NAIC
OOB at Time of App Replacement Notice	NA	NA	NA
HIV Form	EHIV-04-IA (05/05)	EHIV-04-IA (05/05)	EHIV-04-IA (05/05)
Trust Agreement & RSDI Disclosure Statement	NA NA	NA NA	Irrevocable Trust Agreement & RSDI-DISC-STMT (04/07)
State Exceptions			
No 730 day EP Available, No MortgageComp Available			

# MARKETING GUIDE

<u>KANSAS</u>	Advantage, Essential, Select BOE, Priority Plus, MortgageComp	Buy-Sell	RSDII
<b>Application</b>	ID12000-APP-KS (01/05)	ID12000-APP-DBO plus ID12000-APP-KS (01/05)	ID12000-APP-RSP plus ID12000-APP-KS (01/05)
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
HIPAA Forms	NA	NA	NA
OOB at Time of App	NA	NA	NA
Replacement Notice	NA	NA	NA
HIV Form	EHIV-04 (05/05)	EHIV-04 (05/05)	EHIV-04 (05/05)
Trust Agreement & RSDII Disclosure Statement	NA NA	NA NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>State Exceptions</b> No 6S Available			
<u>KENTUCKY</u>	Advantage, Essential, Select BOE, Priority Plus, MortgageComp	Buy-Sell	RSDII
<b>Application</b>	ID12000-APP (01/05)	ID12000-APP-DBO plus ID12000-APP (01/05)	ID12000-APP-RSP plus ID12000-APP (01/05)
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
HIPAA Forms	11886AH-KY (06/85)	11886AH-KY (06/85)	11886AH-KY (06/85)
OOB at Time of App	NA	NA	NA
Replacement Notice	NA	NA	NA
HIV Form	EHIV-04-KY (05/05)	EHIV-04-KY (05/05)	EHIV-04-KY (05/05)
Trust Agreement & RSDII Disclosure Statement	NA NA	NA NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>State Exceptions</b> Riders Not Available: 2007 TYO>Your Occ for 4M/5I, Spousal Cat Rider			
<u>LOUISIANA</u>	Advantage, Essential, Select BOE, Priority Plus, MortgageComp	Buy-Sell	RSDII
<b>Application</b>	ID12000-APP-LA (01/05)	ID12000-APP-DBO-LA plus ID12000-APP-LA (01/05)	ID12000-APP-RSP plus ID12000-APP-LA (01/05)
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
HIPAA Forms	NA	NA	NA
OOB at Time of App	NA	NA	NA
Replacement Notice	NA	NA	NA
HIV Form	EHIV-04 (05/05)	EHIV-04 (05/05)	EHIV-04 (05/05)
Trust Agreement & RSDII Disclosure Statement	NA NA	NA NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)

<u>Maine</u>	Advantage, Essential, Select BOE, Priority Plus, MortgageComp	Buy-Sell	RSDII
<b>Application Compensation Notice &amp; Certificate</b>	ID12000-APP-ME (01/05) COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	ID12000-APP-DBC-ME plus ID12000-APP-ME (01/05) COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	ID12000-APP-RSP plus ID12000-APP-ME (01/05) COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
<b>ME Important Notice to Applicant</b>	IDIN03-1	IDIN03-1	IDIN03-1
<b>HIPAA Forms</b>	ID12000-APP-AUTH-ME/VT & CPN-INST-SOH-2007	ID12000-APP-AUTH-ME/VT & CPN-INST-SOH-2007	ID12000-APP-AUTH-ME/VT & CPN-INST-SOH-2007
<b>OOC at Time of App Replacement Notice</b>	NA	NA	NA
<b>HIV Form</b>	NA	NA	NA
<b>Trust Agreement &amp; RSDII Disclosure Statement</b>	EHIV-04-ME (05/05) NA	EHIV-04-ME (05/05) NA	EHIV-04-ME (05/05) Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>State Exceptions</b>	<b>Riders Not Available: 2007 TQO/Your Occ. for 4M/5I, Spousal Cat Rider</b>		
<u>MARYLAND</u>	Advantage, Essential, Select BOE, Priority Plus, MortgageComp	Buy-Sell	RSDII
<b>Application Compensation Notice &amp; Certificate</b>	ID12000-APP-MD (01/05) COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	ID12000-APP-DBC-MD plus ID12000-APP-MD (01/05) COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	ID12000-APP-RSP plus ID12000-APP-MD (01/05) COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
<b>HIPAA Forms</b>	ID12000-APP-AUTH-MD & CPN-INST-SOH-2007	ID12000-APP-AUTH-MD & CPN-INST-SOH-2007	ID12000-APP-AUTH-MD & CPN-INST-SOH-2007
<b>OOC at Time of App Replacement Notice</b>	NA	NA	NA
<b>HIV Form</b>	NA	NA	NA
<b>Trust Agreement &amp; RSDII Disclosure Statement</b>	EHIV-04 (05/05) NA	EHIV-04 (05/05) NA	EHIV-04 (05/05) Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>State Exceptions</b>	<b>No 6S Available</b>		

MASSACHUSETTS		Advantage, Essential, Select BOE, Priority Plus, MortgageComp	Buy-Sell	RSDII
Application	ID12000-APP (01/05)	ID12000-APP-DBO plus ID12000-APP (01/05)	ID12000-APP-DBO plus ID12000-APP (01/05)	ID12000-APP-RSP plus ID12000-APP (01/05)
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
HIPAA Forms	ADV-AH 1355-MA   ESS-AH 1356-MA	ADV-AH 1355-MA   ESS-AH 1356-MA	AD100C03-1MA, TX, WV	NA
OOB at Time of App	MLEss & Sel-AH 1354-MA   BOE-AH1344-MA	MLEss & Sel-AH 1354-MA   BOE-AH1344-MA	NA	NA
Replacement Notice	Priority Plus-AH 1340-MA	Priority Plus-AH 1340-MA	NA	NA
HIV Form	MortgageComp-AH 1314-C	MortgageComp-AH 1314-C	11886AH-MA	11886AH-MA
Trust Agreement & RSDII Disclosure Statement	EHIV-04-MA (05/05)	EHIV-04-MA (05/05)	EHIV-04-MA (05/05)	EHIV-04-MA (05/05)
State Exceptions	NA	NA	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
No 6S Available, UniSex Rates for MortgageComp, No 60 & 180 day EP Available with MortgageComp, Riders Not Available: :2007 TYO>Your Occ for 4M/5I, Spousal Cat Rider				
MICHIGAN		Advantage, Essential, Select	Buy-Sell	RSDII
Application	BOE, Priority Plus, MortgageComp	ID12000-APP-MI (01/05)	ID12000-APP-DBO plus ID12000-APP-MI (01/05)	ID12000-APP-RSP plus ID12000-APP-MI (01/05)
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
HIPAA Forms	NA	NA	NA	NA
OOB at Time of App	NA	NA	NA	NA
Replacement Notice	EHIV-04-MI (05/05)	EHIV-04-MI (05/05)	EHIV-04-MI (05/05)	EHIV-04-MI (05/05)
HIV Form	NA	NA	NA	NA
Trust Agreement & RSDII Disclosure Statement	NA	NA	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
State Exceptions	No Priority Plus Available, No 60 day EP Available with MortgageComp, Riders Not Available: :2007 TYO>Your Occ for 4M/5I, Spousal Cat Rider			
MINNESOTA		Advantage, Essential, Select	Buy-Sell	RSDII
Application	BOE, Priority Plus, MortgageComp	ID12000-APP-MIN (01/05)	ID12000-APP-DBO plus ID12000-APP-MIN (01/05)	ID12000-APP-RSP plus ID12000-APP-MIN (01/05)
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
HIPAA Forms	GUARANTY ASSOCIATION NOTICE	GUARANTY ASSOCIATION NOTICE	GUARANTY ASSOCIATION NOTICE	GUARANTY ASSOCIATION NOTICE
State Exceptions	NA	NA	NA	NA



Riders Not Available: 2007 TYO>Your Occ for 4M/5I, Spousal Cat Rider			
OOc at Time of App Replacement Notice	NA	NA	NA
HIV Form	NA	NA	NA
Trust Agreement & RSDII Disclosure Statement	EHIV-04 (05/05)	EHIV-04 (05/05)	EHIV-04 (05/05) Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>State Exceptions</b>			
<b>MISSISSIPPI</b>			
Riders Not Available: 2007 TYO>Your Occ for 4M/5I, Spousal Cat Rider			
Advantage, Essential, Select			
<b>BOE, Priority Plus, MortgageComp</b>			
Application	ID12000-APP (01/05)	ID12000-APP-DBO plus ID12000-APP (01/05)	ID12000-APP-RSP plus ID12000-APP (01/05)
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate	COMPDISC-CERT (08/06)	COMPDISC-CERT (08/06)	COMPDISC-CERT (08/06)
HIPAA Forms	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
OOc at Time of App Replacement Notice	NA	NA	NA
HIV Form	NA	NA	NA
Trust Agreement & RSDII Disclosure Statement	EHIV-04 (05/05)	EHIV-04 (05/05)	EHIV-04 (05/05) Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>MISSOURI</b>			
Advantage, Essential, Select			
<b>BOE, Priority Plus, MortgageComp</b>			
Application	ID12000-APP-MO (01/05)	ID12000-APP-DBO plus ID12000-APP-MO (01/05)	ID12000-APP-RSP plus ID12000-APP-MO (01/05)
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate	COMPDISC-CERT (08/06)	COMPDISC-CERT (08/06)	COMPDISC-CERT (08/06)
HIPAA Forms	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
OOc at Time of App Replacement Notice	NA	NA	NA
HIV Form	NA	NA	NA
Trust Agreement & RSDII Disclosure Statement	EHIV-04-MO (05/05)	EHIV-04-MO (05/05)	EHIV-04-MO (05/05) Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)

# MARKETING GUIDE

<b>MONTANA</b>	<b>Advantage, Essential, Select BOE, Priority Plus, MortgageComp</b>	<b>Buy-Sell</b>	<b>RSDII</b>
<b>Application</b>	ID12000-APP (01/05)	ID12000-APP-DBO plus ID12000-APP (01/05)	ID12000-APP-RSP plus ID12000-APP (01/05)
<b>Compensation</b>	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
<b>Notice &amp; Certificate HIPAA Forms</b>	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
<b>OOc at Time of App Replacement Notice</b>	NA	NA	NA
<b>HIV Form</b>	NA	NA	NA
<b>Trust Agreement &amp; RSDII Disclosure Statement</b>	EHIV-04 (05/05)	EHIV-04 (05/05)	EHIV-04 (05/05)
<b>State Exceptions</b>	NA	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>Spousal Cat Rider</b>			
<b>NEBRASKA</b>	<b>Advantage, Essential, Select BOE, Priority Plus, MortgageComp</b>	<b>Buy-Sell</b>	<b>RSDII</b>
<b>Application</b>	ID12000-APP (01/05)	ID12000-APP-DBO plus ID12000-APP (01/05)	ID12000-APP-RSP plus ID12000-APP (01/05)
<b>Compensation</b>	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
<b>Notice &amp; Certificate HIPAA Forms</b>	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
<b>OOc at Time of App Replacement Notice</b>	NA	NA	NA
<b>HIV Form</b>	NA	NA	NA
<b>Trust Agreement &amp; RSDII Disclosure Statement</b>	EHIV-04 (05/05)	EHIV-04 (05/05)	EHIV-04 (05/05)
<b>State Exceptions</b>	NA	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>NEVADA</b>	<b>Advantage, Essential, Select BOE, Priority Plus, MortgageComp</b>	<b>Buy-Sell</b>	<b>RSDII</b>
<b>Application</b>	ID12000-APP-NV (01/05)	ID12000-APP-DBO plus ID12000-APP-NV (01/05)	ID12000-APP-RSP plus ID12000-APP-NV (01/05)
<b>Compensation</b>	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
<b>Notice &amp; Certificate HIPAA Forms</b>	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
<b>OOc at Time of App</b>	ADV-AH 1355-NV   ESS-AH 1356-NV MIL Ess & Sel-AH 1354-NV	IDIOCC03-01 NV	NA
<b>Replacement Notice</b>	BOE-IDIOCC04-1 NV (02/05) Priority Plus-AH 1340-NV MortgageComp-AH 1314-K	NA	NA
	NA	NA	NA

HIV Form	EHIV-04 (05/05)	EHIV-04 (05/05)	EHIV-04 (05/05)
Trust Agreement & RSDII Disclosure Statement	NA	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
State Exceptions	NA	NA	RSDII-DISC-STMT (04/07)
<b>NEW HAMPSHIRE</b>			
No 6S Available, Riders Not Available: 2007 TYO/Your Occ for 4M/5I, Spousal Cat Rider			
Advantage, Essential, Select			
BOE, Priority Plus, MortgageComp			
Buy-Sell			
<b>Application</b>	ID12000-APP (01/05)	ID12000-APP-DBO plus ID12000-APP (01/05)	ID12000-APP-RSP plus ID12000-APP (01/05)
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
HIPAA Forms	ADV-AH 1355   ESS-AH 1356	ID100C03-01 NH, TX, WV	NA
OOB at Time of App	MIL Ess & Self-AH 1354	NA	NA
State Exceptions	BOE-AH 1344 (Signature Required) Priority Plus-AH 1340 (Signature Required)	NA	NA
Replacement Notice	MortgageComp - AH 1314 (Signature Required)	NA	NA
HIV Form	11886AH-NH	11886AH-NH	11886AH-NH
Trust Agreement & RSDII Disclosure Statement	EHIV-04-NH (05/05)	EHIV-04-NH (05/05)	EHIV-04-NH (05/05)
State Exceptions	NA	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>NEW JERSEY</b>			
No 6S Available			
Advantage, Essential, Select			
BOE, Priority Plus, MortgageComp			
Buy-Sell			
<b>Application</b>	ID12000-APP-NJ (01/05)	ID12000-APP-DBO plus ID12000-APP-NJ (01/05)	ID12000-APP-RSP plus ID12000-APP-NJ (01/05)
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
HIPAA Forms	NA	NA	NA
OOB at Time of App	11886AH-NAIC	11886AH-NAIC	11886AH-NAIC
Replacement Notice	EHIV-04 (05/05)	EHIV-04 (05/05)	EHIV-04 (05/05)
HIV Form	NA	NA	NA
Trust Agreement & RSDII Disclosure Statement	NA	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
State Exceptions	SIO   SIS only 180/365 EP Avail	NA	RSDII-DISC-STMT (04/07)

<b>NEW MEXICO</b>	<b>Advantage, Essential, Select BOE, Priority Plus, MortgageComp</b>	<b>Buy-Sell</b>	<b>RSDII</b>
<b>Application</b>	ID 2000-APP (01/05)	ID 2000-APP-DBO plus ID 2000-APP (01/05)	ID 2000-APP-RSP plus ID 2000-APP (01/05)
<b>Compensation</b>	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
<b>Notice &amp; Certificate</b>	1900008620 (04/02)	1900008620 (04/02)	1900008620 (04/02)
<b>NM Confidential Abuse Info</b>			
<b>HIPAA Forms</b>	ID 2000-APP-AUTH-IANNM & CPN-INST-SOH-2007	ID 2000-APP-AUTH-IANNM & CPN-INST-SOH-2007	ID 2000-APP-AUTH-IANNM & CPN-INST-SOH-2007
<b>OOc at Time of App</b>	NA	NA	NA
<b>Replacement Notice</b>	NA	NA	NA
<b>HIV Form</b>	EHIV-04 (05/05)	EHIV-04 (05/05)	EHIV-04 (05/05)
<b>Trust Agreement &amp; RSDII Disclosure Statement</b>	NA	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>State Exceptions</b>	No 6S Available, Riders Not Available: 2007 TYO>Your Occ for 4M/5I, Spousal Cat Rider		
<b>NEW YORK</b>	<b>Advantage, Essential, Select BOE, Priority Plus, MortgageComp</b>	<b>Buy-Sell</b>	<b>RSDII</b>
<b>Application</b>	ID 2000-APP-NY (01/05)	ID 2000-APP-DBO-NY plus ID 2000-APP-NY (01/05)	ID 2000-APP-RSP-NY (04/07) plus ID 2000-APP-NY (01/05)
<b>Compensation</b>	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
<b>Notice &amp; Certificate</b>			
<b>HIPAA Forms</b>	ID 2000-APP-AUTH & CPN-INST-SOH-2007	ID 2000-APP-AUTH & CPN-INST-SOH-2007	ID 2000-APP-AUTH & CPN-INST-SOH-2007
<b>OOc at Time of App</b>	NA	NA	NA
<b>Replacement Notice</b>	NA	NA	NA
<b>HIV Form</b>	EHIV-04-NY	EHIV-04-NY	EHIV-04-NY
<b>Trust Agreement &amp; RSDII Disclosure Statement</b>	NA	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>State Exceptions</b>	Riders Not Available: 2007 TYO>Your Occ for 4M/5I, Spousal Cat Rider, ROP, & SIO		
<b>NORTH CAROLINA</b>	<b>Advantage, Essential, Select BOE, Priority Plus, MortgageComp</b>	<b>Buy-Sell</b>	<b>RSDII</b>
<b>Application</b>	ID 2000-APP-NC (01/05)	ID 2000-APP-DBO plus ID 2000-APP-NC (01/05)	ID 2000-APP-RSP plus ID 2000-APP-NC (01/05)
<b>Compensation</b>	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
<b>Notice &amp; Certificate</b>			
<b>HIPAA Forms</b>	ID 2000-APP-AUTH & CPN-INST-SOH-2007	ID 2000-APP-AUTH & CPN-INST-SOH-2007	ID 2000-APP-AUTH & CPN-INST-SOH-2007
<b>OOc at Time of App</b>	NA	NA	NA
<b>Replacement Notice</b>	NA	NA	NA
<b>HIV Form</b>	EHIV-04 (05/05)	EHIV-04 (05/05)	EHIV-04 (05/05)
<b>Trust Agreement &amp; RSDII Disclosure Statement</b>	NA	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>State Exceptions</b>	Riders Not Available: 2007 TYO>Your Occ for 4M/5I, Spousal Cat Rider		

NORTH DAKOTA		Advantage, Essential, Select BOE, Priority Plus, MortgageComp	Buy-Sell	RSDII
<b>Application</b>		ID 2000-APP-ND (01/05)	ID 2000-APP-DBO plus ID 2000-APP-ND (01/05)	ID 2000-APP-RSP plus ID 2000-APP-ND (01/05)
Compensation		COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate		ID 2000-APP-AUTH & CPN-INST-SOH-2007	ID 2000-APP-AUTH & CPN-INST-SOH-2007	ID 2000-APP-AUTH & CPN-INST-SOH-2007
HIPAA Forms		NA	NA	NA
OOB at Time of App		NA	NA	NA
Replacement Notice		EHIV-04-ND (05/05)	EHIV-04-ND (05/05)	EHIV-04-ND (05/05)
HIV Form		NA	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
Trust Agreement & RSDII Disclosure Statement		NA	NA	
<b>State Exceptions</b>				
Riders Not Available: 2007 TYO>Your Occ for 4M/5I, Spousal Cat Rider				
OHIO		Advantage, Essential, Select BOE, Priority Plus, MortgageComp	Buy-Sell	RSDII
<b>Application</b>		ID 2000-APP (01/05)	ID 2000-APP-DBO plus ID 2000-APP (01/05)	ID 2000-APP-RSP plus ID 2000-APP (01/05)
Compensation		COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate		ID 2000-APP-AUTH & CPN-INST-SOH-2007	ID 2000-APP-AUTH & CPN-INST-SOH-2007	ID 2000-APP-AUTH & CPN-INST-SOH-2007
HIPAA Forms		NA	NA	NA
OOB at Time of App		NA	NA	NA
Replacement Notice		EHIV-04-OH (05/05)	EHIV-04-OH (05/05)	EHIV-04-OH (05/05)
HIV Form		NA	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
Trust Agreement & RSDII Disclosure Statement		NA	NA	
<b>OKLAHOMA</b>				
		Advantage, Essential, Select BOE, Priority Plus, MortgageComp	Buy-Sell	RSDII
<b>Application</b>		ID 2000-APP-OK (01/05)	ID 2000-APP-DBC-OK plus ID 2000-APP-OK (01/05)	ID 2000-APP-RSP plus ID 2000-APP-OK (01/05)
Compensation		COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate		ID 2000-APP-AUTH & CPN-INST-SOH-2007	ID 2000-APP-AUTH & CPN-INST-SOH-2007	ID 2000-APP-AUTH & CPN-INST-SOH-2007
HIPAA Forms		NA	NA	NA
OOB at Time of App		11886AH-NAIC	11886AH-NAIC	11886AH-NAIC
Replacement Notice		EHIV-04 (05/05)	EHIV-04 (05/05)	EHIV-04 (05/05)
HIV Form		NA	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
Trust Agreement & RSDII Disclosure Statement		NA	NA	
<b>State Exceptions</b>				
No 730 EP Available				

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<b>OREGON</b>	<b>Advantage, Essential, Select BOE, Priority Plus, MortgageComp</b>	<b>Buy-Sell</b>	<b>RSDII</b>
<b>Application</b>	ID/2000-APP-OR (01/05)	ID/2000-APP-DBO plus ID/2000-APP-OR (01/05)	ID/2000-APP-RSP plus ID/2000-APP-OR (01/05)
<b>Compensation</b>	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
<b>Notice &amp; Certificate</b>	ID/2000-APP-AUTH & CPN-INST-SOH-2007	ID/2000-APP-AUTH & CPN-INST-SOH-2007	ID/2000-APP-AUTH & CPN-INST-SOH-2007
<b>HIPAA Forms</b>			
<b>OOB at Time of App</b>	ADV-AH 1355-OR   ESS-AH 1356-OR MIL Ess & Sel-AH 1354-OR BOE-IDIOOC04-1	IDIOOC03-1 NA NA NA NA	NA NA NA NA
<b>Replacement Notice</b>	Priority Plus-AH 1340 (Signature Required)		
<b>HIV Form</b>	MortgageComp - AH 1314 (Signature Required)	NA NA NA	NA NA NA
<b>Trust Agreement &amp; RSDII Disclosure Statement</b>	EHIV-04-OR (05/05)	EHIV-04-OR (05/05)	EHIV-04-OR (05/05) Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>State Exceptions</b>	No 6S Available, Riders Not Available; 2007 TTY>Your Occ for 4M/5I, Spousal Cat Rider, ROP		
<b>PENNSYLVANIA</b>	<b>Advantage, Essential, Select BOE, Priority Plus, MortgageComp</b>	<b>Buy-Sell</b>	<b>RSDII</b>
<b>Application</b>	ID/2000-APP-PA (01/05)	ID/2000-APP-DBO plus ID/2000-APP-PA (01/05)	ID/2000-APP-RSP plus ID/2000-APP-PA (01/05)
<b>Compensation</b>	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
<b>Notice &amp; Certificate</b>	ID/2000-APP-AUTH & CPN-INST-SOH-2007	ID/2000-APP-AUTH & CPN-INST-SOH-2007	ID/2000-APP-AUTH & CPN-INST-SOH-2007
<b>HIPAA Forms</b>			
<b>OOB at Time of App</b>	NA	NA	NA
<b>Replacement Notice</b>	11886AH-PENN (11/86)	11886AH-PENN (11/86)	11886AH-PENN (11/86)
<b>HIV Form</b>	EHV-04-PA (05/05)	EHIV-04-PA (05/05)	EHIV-04-PA (05/05)
<b>Trust Agreement &amp; RSDII Disclosure Statement</b>	NA NA	NA NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>State Exceptions</b>	No 6S Available, No ROP, No MortgageComp, No 730 EP		
<b>RHODE ISLAND</b>	<b>Advantage, Essential, Select BOE, Priority Plus, MortgageComp</b>	<b>Buy-Sell</b>	<b>RSDII</b>
<b>Application</b>	ID/2000-APP (01/05)	ID/2000-APP-DBO plus ID/2000-APP (01/05)	ID/2000-APP-RSP plus ID/2000-APP (01/05)
<b>Compensation</b>	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
<b>Notice &amp; Certificate</b>	ID/2000-APP-AUTH & CPN-INST-SOH-2007	ID/2000-APP-AUTH & CPN-INST-SOH-2007	ID/2000-APP-AUTH & CPN-INST-SOH-2007
<b>HIPAA Forms</b>			

OOB at Time of App	NA	NA	NA
Replacement Notice	11886AH-RI (06/97)	11886AH-RI (06/97)	11886AH-RI (06/97)
HIV Form	EHIV-04 (05/05)	EHIV-04 (05/05)	EHIV-04 (05/05)
Trust Agreement & RSDII Disclosure Statement	NA	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
State Exceptions No 6S Available, No 60/90 EP on the SIO			
<b>SOUTH CAROLINA</b>			
Advantage, Essential, Select			
BOE, Priority Plus, Mortgage Comp			
Application	ID12000-APP-SC (01/05)	ID12000-APP-DBO plus ID12000-APP-SC (01/05)	ID12000-APP-RSP plus ID12000-APP-SC (01/05)
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certicate	COMPDISC-CERT (08/06)	COMPDISC-CERT (08/06)	COMPDISC-CERT (08/06)
HIPAA Forms	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
OOB at Time of App	NA	NA	NA
Replacement Notice	11886AH-NAIC	11886AH-NAIC	11886AH-NAIC
HIV Form	EHIV-04 (05/05)	EHIV-04 (05/05)	EHIV-04 (05/05)
Trust Agreement & RSDII Disclosure Statement	NA	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
State Exceptions No 6S Available			
<b>SOUTH DAKOTA</b>			
Advantage, Essential, Select			
BOE, Priority Plus, Mortgage Comp			
Application	ID12000-APP-SD (01/05)	ID12000-APP-DBO plus ID12000-APP-SD (01/05)	ID12000-APP-RSP plus ID12000-APP-SD (01/05)
Compensation	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certicate	COMPDISC-CERT (08/06)	COMPDISC-CERT (08/06)	COMPDISC-CERT (08/06)
HIPAA Forms	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
OOB at Time of App	NA	NA	NA
Replacement Notice	NA	NA	NA
HIV Form	EHIV-04 (05/05)	EHIV-04 (05/05)	EHIV-04 (05/05)
Trust Agreement & RSDII Disclosure Statement	NA	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
State Exceptions No 60 day EP on MortgageComp			

# MARKETING GUIDE

<b>TENNESSEE</b>		<b>Advantage, Essential, Select</b>	<b>Buy-Sell</b>	<b>RSDII</b>
	<b>BOE, Priority Plus, MortgageComp</b>			
<b>Application</b>	ID12000-APP (01/05)	ID12000-APP-DBO-TN plus ID12000-APP (01/05)	ID12000-APP-RSP plus ID12000-APP (01/05)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
<b>Compensation</b>	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & CPN-INST-SOH-2007	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
<b>Notice &amp; Certificate</b>	COMPDISC-CERT (08/06)	COMPDISC-CERT (08/06)	COMPDISC-CERT (08/06)	COMPDISC-CERT (08/06)
<b>HIPAA Forms</b>	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
<b>OOB at Time of App</b>	NA	NA	NA	NA
<b>Replacement Notice</b>	NA	NA	NA	NA
<b>HIV Form</b>	EHIV-04 (05/05)	EHIV-04 (05/05)	EHIV-04 (05/05)	EHIV-04 (05/05)
<b>Trust Agreement &amp; RSDII Disclosure Statement</b>	NA	NA	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>State Exceptions</b>	NA	NA	NA	RSDII-DISC-STMT (04/07)
<b>Riders Not Available: 2007 TYO&gt;Your Occ for 4M/5I, Spousal Cat Rider, ROP</b>				
<b>TEXAS</b>		<b>Advantage, Essential, Select</b>	<b>Buy-Sell</b>	<b>RSDII</b>
	<b>BOE, Priority Plus, MortgageComp</b>			
<b>Application</b>	ID12000-APP-TX (01/05)	ID12000-APP-DBO plus ID12000-APP-TX (01/05)	ID12000-APP-RSP plus ID12000-APP-TX (01/05)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
<b>Compensation</b>	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & CPN-INST-SOH-2007	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
<b>Notice &amp; Certificate</b>	COMPDISC-CERT (08/06)	COMPDISC-CERT (08/06)	COMPDISC-CERT (08/06)	COMPDISC-CERT (08/06)
<b>HIPAA Forms</b>	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
<b>OOB at Time of App</b>	ADV-AH 1355   ESS-AH 1356	ADV-AH 1355   ESS-AH 1356	IDIOOC03-01 NH, TX, WV	NA
<b>State Exceptions</b>	MIL Ess & Sel-AH 1354	MIL Ess & Sel-AH 1354	NA	NA
	<b>BOE-AH1344-TX (Signature Required)</b>	BOE-AH1344-TX (Signature Required)	NA	NA
	<b>Priority Plus-AH 1340-TX (Signature Required)</b>	Priority Plus-AH 1340-TX (Signature Required)	NA	NA
<b>Replacement Notice</b>	MortgageComp- AH 1314-J (Signature Required)	MortgageComp- AH 1314-J (Signature Required)	NA	NA
<b>HIV Form</b>	11886AH-NAIC	11886AH-NAIC	11886AH-NAIC	11886AH-NAIC
<b>Trust Agreement &amp; RSDII Disclosure Statement</b>	EHIV-04-TX (05/05)	EHIV-04-TX (05/05)	EHIV-04-TX (05/05)	EHIV-04-TX (05/05)
<b>State Exceptions</b>	NA	NA	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>State Exceptions</b>	No 730 EP Available	No 730 EP Available	NA	RSDII-DISC-STMT (04/07)
<b>UTAH</b>		<b>Advantage, Essential, Select</b>	<b>Buy-Sell</b>	<b>RSDII</b>
	<b>BOE, Priority Plus, MortgageComp</b>			
<b>Application</b>	ID12000-APP (01/05)	ID12000-APP-DBO plus ID12000-APP (01/05)	ID12000-APP-RSP plus ID12000-APP (01/05)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
<b>Compensation</b>	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
<b>Notice &amp; Certificate</b>	COMPDISC-CERT (08/06)	COMPDISC-CERT (08/06)	COMPDISC-CERT (08/06)	COMPDISC-CERT (08/06)
<b>HIPAA Forms</b>	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007



<p>OOB at Time of App Replacement Notice HIV Form Trust Agreement &amp; RSDII Disclosure Statement</p>	<p>NA 11886AH-NAIC EHIV-04-UT (05/05) NA NA</p>	<p>NA 11886AH-NAIC EHIV-04-UT (05/05) NA NA</p>	<p>NA 11886AH-NAIC EHIV-04-UT (05/05) Irrevocable Trust Agreement &amp; RSDII-DISC-STMT (04/07)</p>
<p><b>State Exceptions</b> Riders Not Available: 2007 TYO&gt;Your Occ for 4M/5I, Spousal Cat Rider,</p>			
<p><b>VERMONT</b></p>			
<p>Advantage, Essential, Select BOE, Priority Plus, MortgageComp</p>			
<p>Application Compensation Notice &amp; Certificate</p>	<p>IDI2000-APP-VT (01/05) COMPDISC-ADG (08/06) &amp; COMPDISC-CERT (08/06)</p>	<p>IDI2000-APP-DBO plus IDI2000-APP-VT (01/05) COMPDISC-ADG (08/06) &amp; COMPDISC-CERT (08/06)</p>	<p>IDI2000-APP-RSP plus IDI2000-APP-VT (01/05) COMPDISC-ADG (08/06) &amp; COMPDISC-CERT (08/06)</p>
<p>HIPAA Forms OOB at Time of App Replacement Notice HIV Form Trust Agreement &amp; RSDII Disclosure Statement</p>	<p>NA 11886AH-NAIC EHIV-04-VT (05/05) NA NA</p>	<p>NA 11886AH-NAIC EHIV-04-VT (05/05) NA NA</p>	<p>IDI2000-APP-AUTH-ME/VT &amp; CPN-INST-SOH-2007 NA 11886AH-NAIC EHIV-04-VT (05/05) Irrevocable Trust Agreement &amp; RSDII-DISC-STMT (04/07)</p>
<p><b>State Exceptions</b> No 6S Available, Riders Not Available: 2007 TYO&gt;Your Occ for 4M/5I, Spousal Cat Rider, No 730 day EP</p>			
<p><b>VIRGINIA</b></p>			
<p>Advantage, Essential, Select BOE, Priority Plus, MortgageComp</p>			
<p>Application Compensation Notice &amp; Certificate HIPAA Forms OOB at Time of App Replacement Notice HIV Form Trust Agreement &amp; RSDII Disclosure Statement</p>	<p>IDI2000-APP-VA (01/05) COMPDISC-ADG (08/06) &amp; COMPDISC-CERT (08/06)</p>	<p>IDI2000-APP-DBO plus IDI2000-APP-VA (01/05) COMPDISC-ADG (08/06) &amp; COMPDISC-CERT (08/06)</p>	<p>IDI2000-APP-RSP plus IDI2000-APP-VA (01/05) COMPDISC-ADG (08/06) &amp; COMPDISC-CERT (08/06)</p>
<p>Application Compensation Notice &amp; Certificate HIPAA Forms OOB at Time of App Replacement Notice HIV Form Trust Agreement &amp; RSDII Disclosure Statement</p>	<p>NA NA EHIV-04 (05/05) NA NA</p>	<p>NA NA EHIV-04 (05/05) NA NA</p>	<p>NA NA EHIV-04 (05/05) Irrevocable Trust Agreement &amp; RSDII-DISC-STMT (04/07)</p>
<p><b>State Exceptions</b> No 6S Available, No 730 day EP</p>			

# MARKETING GUIDE

<u>WASHINGTON</u>	Advantage, Essential, Select	Buy-Sell	RSDII
<b>Application</b>	<b>BOE, Priority Plus, MortgageComp</b>		
Compensation	ID12000-APP-WA (01/05) COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	ID12000-APP-RSP plus ID12000-APP-WA (01/05) COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	ID12000-APP-RSP plus ID12000-APP-WA (01/05) COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate	COMPDISC-CERT (08/06)		
<b>HIPAA Forms</b>			
OOO at Time of App	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
Replacement Notice	NA	NA	NA
HIV Form	11866AH-NAIC EHIV-04 (05/05)	11866AH-NAIC EHIV-04 (05/05)	11866AH-NAIC EHIV-04 (05/05)
Trust Agreement & RSDII Disclosure Statement	NA	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<b>State Exceptions</b>	<b>No 730 EP Available</b>		
<u>WEST VIRGINIA</u>	Advantage, Essential, Select	Buy-Sell	RSDII
<b>Application</b>	<b>BOE, Priority Plus, MortgageComp</b>		
Compensation	ID12000-APP-WV (01/05) COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	ID12000-APP-DBO plus ID12000-APP-WV (01/05) COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	ID12000-APP-RSP plus ID12000-APP-WV (01/05) COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate	COMPDISC-CERT (08/06)		
<b>HIPAA Forms</b>			
OOO at Time of App	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007
Replacement Notice	ADV-AH 1355   ESS-AH 1356 MIL Ess & Sel-AH 1354	ID1000C03-01 NH, TX, WV NA	NA
HIV Form	BOE-AH 1344 (Signature Required) Priority Plus-AH 1340 (Signature Required)	NA	NA
Trust Agreement & RSDII Disclosure Statement	MortgageComp- AH 1314 (Signature Required) 11866AH-NAIC EHIV-04-WV (05/05)	11866AH-NAIC EHIV-04-WV (05/05)	11866AH-NAIC EHIV-04-WV (05/05)
<b>State Exceptions</b>	<b>No 65 Available</b>	NA	Irrevocable Trust Agreement & RSDII-DISC-STMT (04/07)
<u>WISCONSIN</u>	Advantage, Essential, Select	Buy-Sell	RSDII
<b>Application</b>	<b>BOE, Priority Plus, MortgageComp</b>		
Compensation	ID12000-APP-WI (01/05) COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	ID12000-APP-DBO plus ID12000-APP-WI (01/05) COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	ID12000-APP-RSP plus ID12000-APP-WI (01/05) COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
Notice & Certificate	COMPDISC-CERT (08/06)		
<b>HIPAA Forms</b>			
OOO at Time of App	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007	ID12000-APP-AUTH & CPN-INST-SOH-2007

OOc at Time of App Replacement Notice HIV Form	NA 11886AH-NAIC EHIV-04-WI (05/05)	NA 11886AH-NAIC EHIV-04-WI (05/05)	NA 11886AH-NAIC EHIV-04-WI (05/05)
Trust Agreement & RSDII Disclosure Statement	NA NA	NA NA	NA RSDII-DISC-STMT (04/07)
<b>WYOMING</b>			
<b>Advantage, Essential, Select BOE, Priority Plus, MortgageComp</b>			
Application	ID/2000-APP (01/05)	ID/2000-APP-DBO plus ID/2000-APP (01/05)	ID/2000-APP-RSP plus ID/2000-APP (01/05)
Compensation Notice & Certificate	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)	COMPDISC-ADG (08/06) & COMPDISC-CERT (08/06)
HIPAA Forms	ID/2000-APP-AUTH & CPN-INST-SOH-2007	ID/2000-APP-AUTH & CPN-INST-SOH-2007	ID/2000-APP-AUTH & CPN-INST-SOH-2007
OOc at Time of App Replacement Notice	NA NA	NA NA	NA NA
HIV Form	EHIV-04 (05/05)	EHIV-04 (05/05)	EHIV-04 (05/05)
Trust Agreement & RSDII Disclosure Statement	NA NA	NA NA	NA RSDII-DISC-STMT (04/07)
<b>Buy-Sell</b>			
<b>RSDII</b>			

For questions concerning licensing, appointments or the most current state guidelines, please contact your IDI Representative or Wholesaler. You can also contact MetLife's IDI Resource Line at **1-800-929-1492**.

# OMNI PORTFOLIO PRODUCTS



## **OMNI ADVANTAGE 6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A**

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*(Continued)*

**RETIREMENT SAVINGS DI 6S, 6A, 5A, 5S,  
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# OMNI ADVANTAGE

## 6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A

### PURPOSE/MARKET

*Omni Advantage* is designed to provide maximum benefit and premium flexibility, in addition to offering one of the most comprehensive disability income policies available in the marketplace.

An individual can select a number of optional features that may be added to the base contract to best suit his/her particular needs.

**OMNI ADVANTAGE**

<b>OMNI ADVANTAGE</b>	<b>6S/6A 5A/5S</b>	<b>5D/ 5I</b>	<b>4A/ 4M</b>	<b>3A</b>	<b>2A</b>
Issue Ages 18-59	✓	✓	✓	✓	✓
Elimination Periods 60, 90, 180, 365, 730 Days	✓	✓	✓	✓	✓
Benefit Periods 2 Years, 5 Years, To Age 65 and To Age 70	✓	✓	✓	✓	✓
Noncancelable, Guaranteed Renewable to Age 65	✓	✓	✓	✓	✓
Conditionally Renewable After Age 65	✓	✓	✓	✓	✓
Standard Definition of Total Disability: Own Occ for Benefit Period Own Occ for 5 Years	✓	✓	✓	✓	✓
Presumptive Total Disability	✓	✓	✓	✓	✓
3-Month Extension of Benefits on Death	✓	✓	✓	✓	✓
Suspension During Military Service	✓	✓	✓	✓	✓
Suspension During Unemployment	✓	✓	✓	✓	✓
Tail-End Waiver of Premium	✓	✓	✓	✓	✓
Transplant Surgery Provision	✓	✓	✓	✓	✓
Rehabilitation Benefit	✓	✓	✓	✓	✓
Waiver of Premiums	✓	✓	✓	✓	✓
Step-Rate Premiums	✓	✓	✓	✓	✓
Non-Smoker Rates	✓	✓	✓	✓	✓
Sex-Distinct Rates	✓	✓	✓	✓	✓

Please see the product descriptions following this grid and Underwriting Special Requirements Section 7 for guidelines based on occupational class, product features, state of issue and age of applicant.



OMNI ADVANTAGE RIDERS						
	6S/6A 5A/5S	5D/ 5I	4A/ 4M	3A	2A	
Automatic Increase Benefit Issue Ages 18-50	✓	✓	✓	✓	✓	
Catastrophic Benefit Issue Ages 18-59	✓	✓	✓	✓	✓	
Cost of Living Adjustment Provisions Issue Ages 18-59						
COLA 3% with Buyup (Simple Interest)	✓	✓	✓	✓	✓	
COLA 1%-7% with Buyup (Compounded)	✓	✓	✓	✓	✓	
Refund of Premium (Good Health Benefit) Issue Ages 18-59	✓	✓	✓	✓	✓	
Guaranteed Insurability (GI) Issue Ages 18-45	✓	✓	✓	✓	✓	
Lifetime Benefit for Total Disability Issue Ages 18-45	✓	✓	✓			
Long Term Care-Guaranteed Purchase Option (LTCGPO) Issue Ages 18-55	✓	✓	✓	✓	✓	
Residual Disability-Issue Ages 18-59:						
Basic	✓	✓	✓	✓	✓	
Basic with 24/36 Month Recovery	✓	✓	✓	✓	✓	
Social Insurance Offset (SIO)* Issue Ages 18-59	✓	✓	✓	✓	✓	
Your Occupation Issue Ages 18-45	✓					
Transitional Your Occupation Issue Ages 18-59						
5 year	✓	✓	✓			
10 year	✓	✓	✓			
To Age 65	✓	✓	✓			
<b>Introduced 2008</b>	Spousal Catastrophic Disability Benefit <sup>1</sup> Issue Ages 18-59 <sup>2</sup>	✓	✓	✓	✓	✓
	New Transitional Your Occupation <sup>1</sup> Issue Ages 18-59					
	5 year	✓	✓	✓		
	To Age 65	✓	✓	✓		
	Your Occupation <sup>1</sup> Issue Ages 18-45		✓	✓(4M only)		

Please see the product descriptions following this grid and Underwriting Special Requirements Section 7 for guidelines based on occupational class, product features, state of issue and age of applicant.

\*Social Insurance Substitute in NY and NJ

<sup>1</sup> Not approved in all states. MetWins will be updated as approvals are announced.

<sup>2</sup> For both insured and spouse

## RENEWAL PROVISIONS

***Noncancelable and guaranteed renewable to Age 65. No change in premium rates.***

This means that the insured has the right to continue the policy until Age 65. As long as premiums are paid on time, MetLife cannot change the policy or its premium rate until the first premium due date on or after the insured's 65th birthday.

***Renewal privilege after Age 65, with Limited Benefit Period. Premium rates are subject to change.***

This means that the policy is conditionally renewable. If the insured is gainfully employed for at least 30 hours per week as of the first premium due date on or after his/her 65th birthday, the insured may continue coverage under the policy, with a limited benefit period, as long as the insured remains so employed and the premium is paid on time. The maximum benefit period is 24 months for total disability starting before the insured's 75th birthday, and 12 months for total disability starting on or after the insured's 75th birthday. Any optional benefits included in the policy cannot be renewed beyond age 65. This renewal privilege after age 65 may be exercised only while the policy is in force and the insured is not disabled.

# DEFINITIONS

*(May vary by state)*

## **TOTAL DISABILITY — 6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A**

Total disability means that due solely to impairment caused by injury or sickness, the insured is:

- (a)** Prevented from performing the material and substantial duties of the insured's regular occupation (the regular occupation is the usual occupation(s) in which the insured is gainfully employed at the time he/she becomes disabled);
- (b)** not gainfully employed; and
- (c)** receiving appropriate care by a physician who is appropriate to treat the condition causing the impairment, unless the physician provides certification acceptable to MetLife that continued care would be of no benefit.

## **TOTAL DISABILITY — 2A**

Total disability means that due solely to impairment caused by injury or sickness, the insured is:

- 1.** before the end of the regular occupation period:
  - (a)** prevented from performing the material and substantial duties of insured's regular occupation (the regular occupation is the usual occupation(s) in which the insured is gainfully employed at the time he/she becomes disabled); and
  - (b)** not gainfully employed.

2. after the regular occupation period:

- (a) prevented from performing any occupation for which he or she is, or becomes, reasonably fitted by education, training or experience; and
- (b) not gainfully employed.

Both during and after the regular occupation period, the insured must be receiving appropriate care by a physician who is appropriate to treat the condition causing the impairment, unless the physician provides certification acceptable to MetLife that continued care would be of no benefit.

The regular occupation period is 5 years following the elimination period for class 2A.

## **PRESUMPTIVE TOTAL DISABILITY**

*(Added by rider at no additional premium)*

Presumptive total disability means that the insured is presumed totally and permanently disabled if an injury or sickness causes the complete, irrecoverable and irreparable loss to the insured of:

- 1. The use of both hands, or both feet or one hand and one foot; or
- 2. The sight of both eyes; or
- 3. Speech; or
- 4. Hearing in both ears.

In such cases, MetLife will consider the insured to be totally disabled even if the insured is able to work and is not receiving medical care by a physician; and the elimination period will be waived (except with respect to the SIO/SIS<sup>1</sup> rider).

### **3-MONTH EXTENSION OF BENEFITS ON DEATH**

If the insured dies during a continuous period of disability after benefits were paid for 12 months or more, the benefit payable for the last month of disability will be paid to the insured's beneficiary for the first 3 months following the insured's death.

### **TRANSPLANT SURGERY**

If the insured is disabled because of surgery that was performed at least 6 months after the effective date of the policy to transplant part of the insured's body to someone else, MetLife will consider the insured to be disabled due to sickness.

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<sup>1</sup> Social Insurance Substitute in NY, and NJ

## **REHABILITATION**

While the insured is receiving monthly benefits for disability, MetLife will consider participating in the cost of an occupational rehabilitation program aimed at helping the insured to return to gainful employment. The program may be at the request of either the insured or MetLife. MetLife will continue to pay benefits to the insured based on mutually agreeable terms.

## **WAIVER OF PREMIUM**

After the insured has been disabled for a period of 90 consecutive days, or has satisfied the elimination period, whichever is earlier, MetLife will waive any premium that becomes due while the insured remains disabled. The policy and its benefits will continue as if the premium had been paid.

MetLife will also refund any premium that became due during the first 90 consecutive days of disability, or the period during which the elimination period was satisfied.

The premium waived will be based on the frequency of payment in effect on the date disability starts.

## **TAIL-END WAIVER OF PREMIUM**

If premiums are being waived and benefits have been payable for 12 months or more, MetLife will continue to waive any premiums due during the first 90 days after disability ends.

## **RECURRENT DISABILITY**

If after the end of a period of disability for which disability benefits have been paid, the insured becomes disabled again (due to the same or related cause), MetLife will deem the later period of disability to be a recurrent disability, i.e., a continuation of the preceding period of disability, unless:

- 1.** The insured has been gainfully employed for at least 30 hours per week for at least 12 months following the end of the preceding period of disability, if the maximum benefit period for the monthly benefit for total disability is to age 65 or longer; or
- 2.** The insured has been gainfully employed for at least 30 hours per week for at least 6 months following the end of the preceding period of disability, if the maximum benefit period for the monthly benefit for total disability is shorter than to age 65.

If the later period of disability is deemed a recurrent disability, it is not necessary for the insured to satisfy a new elimination period. However, the disability is considered a continuation of the preceding period of disability and benefits are subject to the maximum benefit period that started with the preceding period of disability.

Otherwise, we will treat any later period of disability as a new disability, subject to a new elimination period.

## **ADDITIONAL MONTHLY INDEMNITY**

The Additional Monthly Indemnity (AMI) can be used to include two elimination and benefit periods on a single policy. It allows for coordination with short-term disability benefits, using different elimination and benefit periods. For example, one benefit amount may start after 90 days of disability with a maximum benefit period of 2 years and the other benefit amount may start after 730 days of disability with a maximum benefit period to age 65. This will allow coordination with short-term disability benefits. Likewise, the AMI may also be used to lower the premium by allowing some of the benefit amounts to start after 90 days of disability and the balance after a longer elimination period.

## **SUSPENSION DURING MILITARY SERVICE**

If the insured enters full-time active duty in the military service of any nation or international authority, (s)he may suspend the policy and not be required to pay premiums. The insured may not suspend the policy during active duty for training that lasts 3 months or less. The policy will not be in force during the suspension; therefore no privileges or options of the policy or riders may be exercised during the suspension. The policy will not cover any loss due to an injury that occurs or a sickness that first manifests itself while the policy is suspended. If the insured's full-time active duty in the military service ends before the first premium



due date on or after the insured's 65th birthday, the insured may place the policy back inforce at the premium rate that would have been in effect had the policy not been suspended.

### **SUSPENSION DURING UNEMPLOYMENT**

If the insured becomes unemployed and receives 8 weeks of governmental unemployment benefits, (s)he may suspend the policy (if the policy has been inforce for at least one year) and not pay premiums for up to 6 months. The policy will not be inforce during suspension. At the end of 6 months, or earlier upon receipt of satisfactory evidence that the insured is gainfully employed, the suspension will end, if it is before the first premium due date on or after the insured's 65th birthday and the policy will be placed back inforce. The premiums will be at the same rate that they would have been had the policy not been suspended.

## OPTIONAL BENEFITS

### AUTOMATIC INCREASE BENEFIT

*(Available to occupational classes 2A – 6S.)*

*(Issue Ages: 18 – 50) (Not available in PA)*

On each of the first 5 policy anniversaries, an amount equal to 5% of the original monthly benefit for total disability will be added to the monthly benefit. If the insured is disabled on one of these anniversaries, the applicable increase(s) will take effect 30 days after the disability ends.

There is no charge for this rider. However, the premium for the increased monthly benefit is determined using the rates for the amount of the increase applicable to the insured's attained age on each of these anniversaries.

Example: The insured has a base monthly benefit of \$1,000, which costs approximately \$30.38/month. The Automatic Increase Benefit would increase the insured's base monthly benefit amount by 5%, or in this case, \$50.00, on each of the first five policy anniversaries:

	BENEFIT AMOUNT	NEW MONTHLY PREMIUM
<b>1st Anniversary:</b>		
New Base Monthly Benefit	\$1,050	\$31.72
<b>2nd Anniversary:</b>		
New Base Monthly Benefit	\$1,100	\$33.15
<b>3rd Anniversary:</b>		
New Base Monthly Benefit	\$1,150	\$34.67
<b>4th Anniversary:</b>		
New Base Monthly Benefit	\$1,200	\$36.29
<b>5th Anniversary:</b>		
New Base Monthly Benefit	\$1,250	\$38.01

The insured may cancel the increase applicable to a given policy anniversary with written notice to MetLife at least 60 days before that policy anniversary. If the insured cancels 2 consecutive annual increases, the rider will terminate.

### **CATASTROPHIC DISABILITY BENEFIT**

*(Issue Ages 18-59) (Not available in CT)*

Following the elimination period for catastrophic disability, the catastrophic disability rider will pay a benefit in addition to the insured's base benefit and SIO/SIS benefit (if included), until the earlier of:

- 1.** The date the insured is no longer catastrophically disabled; or
- 2.** The date the maximum benefit period of the insured's policy ends.

Catastrophic disability means that due to injury or sickness, the insured:

- 1.** Has a complete, irrecoverable and irreparable loss of:
  - (a)** use of both hands, or both feet, or one hand and one foot;
  - (b)** the sight in both eyes;
  - (c)** speech; or
  - (d)** hearing in both ears;-or-
- 2.** Is totally disabled and has: Alzheimer's Disease or other irreversible form of senility or dementia; Aphasia; Hemiparesis; Paraplegia; or Quadriplegia.

If the insured is disabled under definition 1 above,

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the elimination period will be waived. The elimination period must only be satisfied if the catastrophic disability is due to total disability under definition 2, page 2-15.

For the first 12 months for which benefits are payable for catastrophic disability the benefit will be paid at 120% of the monthly benefit otherwise payable for catastrophic disability. This monthly benefit will be paid in addition to any other disability benefit payments under the policy.

## DEFINITIONS

### ***Aphasia:***

the loss, due to injury or disease of the brain centers, of:

- 1) the power of expression by speech, writing, or signs;  
-or-
- 2) comprehension of spoken or written language.

### ***Hemiparesis:***

The partial paralysis affecting both limbs on one side of the body.

### ***Paraplegia:***

The paralysis of the legs and the lower part of the body.

### ***Quadriplegia:***

The paralysis of all four limbs.

**Calculation of the Catastrophic Disability Benefit<sup>1</sup>:**

The maximum benefit for the catastrophic disability is:

$$\left( \frac{100\% \text{ of insured's Annual income}}{12} \right) - \left( \text{Disability benefits applied for and inforce} \right)$$

The maximum benefit under the rider may not exceed the lesser of \$8,000 per month or 60% of monthly earned income.

**Example:**

The insured has \$200,000 in income, is eligible for group disability benefits in the amount of 60% of income from her employer, and has \$1,000 per month in IDI benefit with another carrier. If she is applying for \$2,000 per month of benefit, what will she be eligible for in catastrophic benefit?

Income: \$200,000 per year

Group: \$10,000 per month (no discount is applied with the catastrophic calculation only)

Inforce IDI:

\$1,000 per month

IDI being applied for:

\$2,000 per month

**Calculation:**

$$\frac{(\$200,000)}{12} - (\$2,000 + \$1,000 + \$10,000) = \underline{\$3,666}$$

\$3,666 will be rounded up to \$3,700 per month (this amount does not exceed the \$8,000 per month or 60% of income restrictions).

<sup>1</sup> In NJ the catastrophic disability benefit cannot exceed the maximum base benefit.

**Special Situations:**

1. If a COLA rider is included in the insured's policy, we will adjust the catastrophic disability benefit in the same manner as the monthly benefit for the total disability is adjusted under the COLA rider.
2. If the insured is applying for the Starting Practice Limits, we would allow a catastrophic disability benefit equal to the Starting Practice limit benefit available.
3. If the insured is a government employee we will allow the purchase of the Catastrophic Disability rider. To arrive at the catastrophic disability benefit amount – multiply the base benefit amount times two.

**COST OF LIVING ADJUSTMENT (COLA)**

*(Issue Ages 18-59)*

If the insured is disabled for at least one year, on each anniversary of the start of a period of disability, the monthly benefit for disability will be adjusted while the insured remains disabled.

**COLA Benefit Calculation**

**COLA: 3%** *(With Buyup)* The Cost of Living Adjustment (COLA) will be computed by multiplying the original monthly benefit for total disability by 3%, times the number of completed years of the current disability.

**COLA: 1-7% (With Buyup)** The Cost of Living Adjustment will be computed by multiplying the monthly benefit for total disability by a factor equal to the CPI-W<sup>1</sup> for the latest index month divided by the CPI-W for the first index month.

This amount will be rounded upward to the nearest multiple of \$10 and added to the monthly benefit for total disability. The adjusted monthly benefit will not be increased from one year to the next by less than 1% or more than 7%.

The cost of living adjustments will end after the earliest of:

1. The date a period of disability ends;
2. The date the maximum benefit period ends;
- or-
3. The first premium due date on or after the insured's 65th birthday or the second review date if later.

### **COLA Buyup**

The Buyup feature allows the insured to purchase the extra benefit that was accrued during a period of disability. If, at the end of a period of disability or the date the maximum benefit period ends, if earlier, the insured is under the age of 60 and gainfully employed for at least 30 hours a week, (s)he may, within 90 days, add the amount of the last Cost of Living Adjustment to the monthly benefit for total disability. The premium for this increased coverage is based on the insured's attained age, and his/her occupational class on the effective date of this rider.

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<sup>1</sup> Consumer Price Index for Urban Wage Earners and Clerical Workers for all items.

## **REFUND OF PREMIUM (Good Health Benefit)**

*(Not available in CT, FL, NJ, NY, OR, PA, TN)*

*(Issue Ages 18-59)*

At the end of each period of 5 policy years, MetLife will refund 50 percent of the premiums paid during that period, including the premiums for the Good Health Benefit, less any claims or experience refunds paid during that period. This feature automatically renews every five years until the first premium due date on or after the insured's 65th birthday.

The net cost after five years (not taking into account the time value of money) if no claims or experience refunds are paid during the period is 18.5% less than if the benefit wasn't purchased.

## **GUARANTEED INSURABILITY OPTION (GIO RIDER)**

*(Issue ages 18-45)*

The **Guaranteed Insurability Option (GIO Rider)** is an optional benefit that allows your clients to increase their monthly disability benefit (by a predetermined unit of increase stated in the policy) every year on the policy anniversary through age 51, without additional medical underwriting. To be eligible for the increase in coverage (multiples of \$50, minimum of \$200), the insured must qualify financially and not be totally disabled.

The maximum amount of increase stated on the policy is based on:



- The amount selected for the unit of increase.
- The insured's income when the option is exercised,
- Any existing coverage the insured has in force at the time the option is exercised, and
- MetLife's current Issue & Participation Limits in effect at the time the option is exercised.

As long as the insured meets the eligibility guidelines mentioned below, on any of the first three option dates, he or she can elect to exercise the *total available amount* of the GIO increase *instead* of exercising the yearly incremental units of increase. In this way, the insured will be exercising the total amount at one time. In no event can the insured exceed the *total available amount* over the lifetime of the policy.

To be eligible for the increase in coverage, the insured: Must have an increase in income or have lost his/her group Long Term Disability (LTD) coverage as a result of a job change, and must not be totally disabled.

With the exercise of the option for the total available amount, the Guaranteed Insurability Option would be removed from the policy as no other increases would be available.

An increase in the insured's benefit will take effect on the applicable option date as long as the insured is not then disabled. If the insured is then disabled, but recovers and is gainfully employed for at least 30 days, the increase will take effect at the start of the next policy term.

Under these underwriting guidelines, if the insured does not qualify to exercise the entire total available amount, he or she can exercise the amount he or she would “normally” qualify for under the Guaranteed Insurability Option, PLUS up to an additional \$1,000 per month.

**LIFETIME MONTHLY BENEFIT FOR TOTAL  
DISABILITY RIDER**

*(Issue Ages 18 to 45; 6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M only)*

*(Not available with the To Age 70 benefit period)*

This rider provides a lifetime total disability benefit, paid during continuous disability if:

1. Such total disability begins before and continues until the first premium due date on or after the insured’s 65th birthday;  
and
2. The benefits under the policy have been paid during the insured’s total disability.

***Amount of Benefit***

The monthly amount MetLife will pay will be based on the monthly benefit for total disability as specified in the policy. This amount, including any applicable cost-of-living adjustments, will be multiplied by a factor determined from the table that follows:

AGE AT THE START OF TOTAL DISABILITY	FACTOR
45 or less	1.0
46	.95
47	.90
48	.85
49	.80
50	.75
51	.70
52	.65
53	.60
54	.55
55	.50
56	.45
57	.40
58	.35
59	.30
60	.25
61	.20
62	.15
63	.10
64 or 65 <sup>1</sup>	.05

### ***Lifetime Exception***

For insureds in classes 6S to 4M who purchase the Lifetime Benefit, the maximum issue limit is \$10,000 per month from all sources, including inforce disability income policies from MetLife and other companies.

<sup>1</sup> But before the first premium due date or after the insured's 65th birthday.

**LONG-TERM CARE-GUARANTEED  
PURCHASE OPTION (LTC-GPO)**

*(Issue Age 18-55)*

*(Not available in CT and FL)*

The LTC-GPO rider “locks in” the policyholder’s insurability giving him/her the option to purchase a long term care insurance policy at a future date without evidence of medical insurability.

When the insured’s age is evenly divisible by 5, but not before the 2nd policy anniversary, MetLife will allow the insured to purchase a long term care insurance policy without evidence of medical insurability. The insured’s residence and zip code at disability underwriting will determine the initial daily benefit amount that will be available under the long term care insurance policy. The grid that follows demonstrates the zip codes and the initial daily benefit amount available.

**FIRST THREE DIGITS OF ZIP CODES ELIGIBLE FOR THE HIGHER INITIAL DAILY BENEFIT AMOUNT\***

State/Jurisdiction	\$160 Per Day	\$200 Per Day
District of Columbia	200; 202 — 205	
Maryland	206 — 219	
Massachusetts	010 — 020; 023; 025 — 027	021; 022; 024
New Jersey	070 — 089	
New York	120 — 149	100 — 119
Virginia	221 — 223	

\* All other eligible states will use the initial daily benefit amount of \$110.

Subsequent options have higher daily benefit amounts according to the following grid. The policy holder has the option to purchase the long term care insurance policy every 5 years until the age of 60. The policy holder must not exercise previous options in order to receive the increased daily benefit amount applicable to any particular option date.

**DAILY BENEFITS AS INCREASED BY OPTION DATES**

Initial Daily Benefit Amount	Option Dates							
	1	2	3	4	5	6	7	8 and later
\$110	\$110	\$120	\$140	\$170	\$190	\$220	\$260	\$300
\$160	\$160	\$180	\$210	\$240	\$280	\$330	\$380	\$440
\$200	\$200	\$230	\$260	\$300	\$350	\$410	\$470	\$550

**Example:**

A 24-year old, 4A classification purchased the LTC-GPO rider. When can he exercise the option to purchase a long term care insurance policy? What is the initial daily benefit amount? And what will the daily benefit amount be when he exercises the option?

The initial daily benefit amount is based on the zip code where the insured lives. The insured is a resident of NJ, and the first three digits of his zip code are 070, so the initial daily benefit will be \$160/day. Since his age is 24 at policy issue, the first option date would be his 30th birthday (30 is evenly divisible by 5, and at least 2 years after the policy issue date). If the insured does not choose to exercise this option he/she will receive a second option in 5 years. The second option amount would be increased to \$180/day. The option must be exercised 60 days prior to the policy anniversary date.

The insured does not have to give up his/her DI policy when the LTC-GPO option is used, and he/she may exercise an option while on claim.

**RESIDUAL DISABILITY**

*(Issue Ages 18-59)*

There are three versions of the Residual Disability Rider:

1. Basic Residual
2. Residual with a 24 month recovery benefit
3. Residual with a 36 month recovery benefit

***Basic Residual Rider***

The insured will receive a benefit equal to a percentage of his/her monthly benefit for total disability proportionate to his/her loss of earnings if due solely to impairment caused by injury or sickness:

- 1.** The insured's current earnings are reduced by at least 20% of his/her prior earnings (if earnings are reduced by 75% or more, the insured will receive 100% of the monthly benefit for total disability);
- 2.** The insured is receiving appropriate care from a physician who is appropriate to treat the condition causing the impairment; and
- 3.** The insured is not totally disabled, and is gainfully employed, but is:
  - (a)** prevented from performing one or more of the material and substantial duties of his/her regular occupation; or
  - (b)** performing the material and substantial duties of his/her regular occupation, but is not able to perform them for more than 80% of the time normally required; or
  - (c)** engaged in another occupation.

Residual disability benefits will be paid until the earlier of:

- 1.** The date the insured is no longer Residually Disabled; or
- 2.** The date the Maximum Benefit Period ends.

### ***Earnings***

Earnings means income or compensation payable as remuneration to the insured for the actual services performed by the insured or for goods and services provided by a business in which the insured has an ownership interest. It includes salary, profits or losses, fee, commissions, bonuses, and other payment for goods or services rendered or provided by the insured or the insured's business. Earnings are determined after deduction of normal and customary unreimbursed business expenses, but before deduction of any income taxes.

Earnings do **not** include:

1. Income from dividends, interest, rent, royalties, annuities or investments; or
2. Income from deferred compensation plans, formal sick pay benefits, disability income policies, or retirement plans.

### ***Prior Earnings***

Prior earnings means the greater of:

1. The insured's average monthly earnings for the 3 calendar years just prior to the start of disability; or
2. The insured's average monthly earnings for the 24 months just prior to the start of disability provided there is financial documentation satisfactory to MetLife.



***Indexing***

After the start of a period of disability, the prior earnings are increased each year on the review date by a percentage equal to the increase in the CPI-W<sup>1</sup>. The percentage increase in any given year will not be more than 7% nor less than 1% of the prior earnings.

***Minimum Monthly Benefit for Residual Disability***

During the first 6 months of residual disability payments, the minimum benefit will be 50% of the monthly benefit for total disability.

***Residual Disability with Recovery Benefit  
(24/36 Months)***

Uses the same definitions and provides the same benefits as found in the basic rider. The addition of a recovery benefit extends the period that benefits are payable under the rider to include a period after total or residual disability where the insured has returned to work on a full time basis, performing all of the material and substantial duties of the his/her regular occupation, but continues to have an income loss due to the condition that caused the disability.

Recovery means the insured is working full time (the insured is working at least as many hours as he or she did before becoming disabled), has continued loss of earnings of at least 20%, and the loss of earnings is directly and solely due to the same impairment that caused the total or residual disability.

The monthly recovery benefit will be equal to a percentage of the monthly benefit for total disability

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<sup>1</sup> CPI-W means the Consumer Price Index for Urban Wage Earners and Clerical workers for all items.

proportional to the loss of earnings, and will be paid for either 24 or 36 months, or to the end of the maximum benefit period if earlier, as long as the insured continues to meet the definition of “Recovery or Recovered.” However, recovery benefits will not be paid for a period greater than the elimination period plus the period for which disability benefits had been paid.

***Residual Disability Rider for Persons Paid by Commission***

Individuals paid by commission may only apply for the Basic Residual Disability Rider if they meet the following guidelines:

- Occupational classes 2A to 6S
- 3 years experience in the same occupation
- Two years of tax returns will be required

**How to Calculate a Residual Disability Benefit**

***Example:***

Policy Total Disability Monthly Benefit = \$4,200

Prior Monthly Earnings (PME) = \$10,000.

Current Monthly Earnings (CME) = \$5,000

The proportionate loss of earnings is calculated as follows:

Amount of Prior Monthly Earnings (PME) minus (-) Current Monthly Earnings (CME), divided by the Prior Monthly Earnings (PME) times (X) the Policy Total Disability Monthly Benefit (=) the residual benefit.

$$\frac{(\$10,000) - (\$5,000)}{(\$10,000)} \times \$4,200 = \$2,100$$

## **SOCIAL INSURANCE OFFSET (SIO) BENEFIT RIDER**

*(Social Insurance Substitute in NY and NJ)*

*(Occupational Classes 2A to 6S only; Issue Ages 18-59)*

This rider pays an added monthly benefit (after the elimination period for the rider) for a period of disability, to the earlier of: the date the policy benefit ends, or the premium due date on or after the insured's 65th birthday for disability starting before age 61<sup>1</sup>. After the first year of disability, the benefits payable will be reduced, by any legislated benefits (such as Social Security Disability Insurance Benefits) that the insured may be receiving.

## **SOCIAL INSURANCE SUBSTITUTE (SIS) RIDER**

*(NY and NJ Only, Issue Ages 18-59)*

This rider pays an added monthly benefit (after the elimination period of the rider) for a period of total disability in the event that legislated benefits (such as Social Security Disability Insurance Benefits) are not payable for such disability.

## **CHANGES IN DEFINITION OF TOTAL DISABILITY**

**See the March 2008 Rollout section for new Occ Classes available for this benefit rider. Contact IDI's Resource Line for a state's eligibility.**

### ***Your Occupation Rider***

*Issue ages 18-45. (Only available to classes 5S, 5A, 6A, and 6S who purchase the Residual Disability Rider).*

This rider modifies the definition of total disability by removing the language "not gainfully employed"

from the policy definition of total disability. The full benefit would be payable if the insured is unable to perform the material and substantial duties of

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<sup>1</sup> For disability starting between age 61 and 65 the benefit period is between 48 and 24 months, depending on the insured's age when disability begins.

his/her regular occupation, even if gainfully employed in another occupation.

The requirement that the insured be under the appropriate care of a physician remains unchanged.

### ***Transitional Your Occupation***

**See the March 2008 Rollout section for changes to this benefit rider. Contact IDI's Resource Line for a state's eligibility.**

*Issue ages 18-59. (Only available to classes 4M, 4A, 5I, 5D, 5S, 5A, 6A and 6S who purchase the Residual Disability Rider). Not available in NY or NJ.*

There are three Transitional Your Occupation Riders:

1. Transitional Your Occ for 5 years (TYO 05)
2. Transitional Your Occ for 10 years (TYO 10)
3. Transitional Your Occ To Age 65 (TYO 65)

This rider allows the insured to customize a policy that balances the need for a traditional Your Occupation definition with the desire for a cost-effective benefit.

If this rider is added to the policy and the insured qualifies as being disabled in (his/her) occupation, a benefit will be paid in place of any other disability benefits.

### ***Total Disability in Your Occupation Means:***

The definition of Total Disability in Your Occupation is operable in each rider as follows:

1. To Age 65 for the TYO 65.
2. 10 years for the TYO 10
3. 60 months for the TYO 05.

Due solely to impairment caused by injury or sickness, the insured is: (a) prevented from performing the material and substantial duties of his/her regular occupation, but is gainfully employed in another occupation; and (b) receiving appropriate care from a physician who is appropriate to treat the condition causing the impairment.

### ***Prior Earnings***

Prior earnings means the greater of:

1. The insured's average monthly earnings for the 3 calendar years just prior to the start of disability; or
2. The insured's average monthly earnings for the 24 months just prior to the start of disability

provided there is financial documentation satisfactory to MetLife.

### ***Indexing***

After the start of a period of disability, the prior earnings are increased each year on the review date by a percentage equal to the increase in the CPI-W. The percentage increase in any given year will not be more than 7% or less than 1% of the prior earnings.

### ***Earnings***

Earnings means income or compensation payable as remuneration to the insured for the actual services performed by the insured or for goods and services provided by a business in which the insured has an ownership interest. It includes salary, profits or losses, fees, commissions,

bonuses, and other payment for goods or services rendered or provided by the insured or the insured's business. Earnings are determined after deduction of normal and customary unreimbursed business expenses, but before deduction of any income taxes.

Earnings do **not** include:

1. Income from dividends, interest, rent, royalties, annuities or investments;
2. Income from deferred compensation plans, formal sick pay benefits, disability income policies, or retirement plans.

Other disability coverage means all disability coverage and benefits payable to the insured for a disability. This includes Social Security disability benefits; individual, association and group disability coverage; sick pay plans, salary continuation plans, union welfare plans, and worker's compensation.

### ***Benefits***

The monthly benefits payable for **Total Disability in Your Occupation** will be reduced if the total of:

1. The insured's earnings in the month for which he/she is claiming Total Disability in Your occupation; plus
2. Benefits payable from other disability coverage in the month for which the insured is claiming Total Disability in Your Occupation; plus
3. The monthly benefit for Total Disability exceeds the insured's prior earnings.

The reduced monthly benefit will be equal to the lesser of:

**1.** A monthly benefit equal to:

Prior Earnings (PE) minus (-) Current Earnings (CE) in the months for which the insured is claiming Total Disability in Your Occupation; minus (-) other disability coverage payable in the month for which the insured is claiming Total Disability in Your Occupation; or

**2.** The monthly benefit for Total Disability.

However, the monthly benefit will never be reduced to less than \$200 or 25 percent of the monthly benefit for Total Disability, whichever is greater, or due to any cost-of-living adjustment in other disability coverage made after that other coverage first becomes payable.

Transitional Your Occupation Benefits will be paid until the earliest of:

- 1.** The date a period of Total Disability in Your Occupation ends;
- 2.** The date the maximum benefit period ends; or
- 3.** TYO 5 – 60 months following the end of the elimination period.  
TYO 10 – 10 years following the end of the elimination period; or  
TYO 65 – The first premium due date after the insured 65th birthday.

## NEW YORK TRANSITIONAL YOUR OCCUPATION BENEFIT – NYT 05, NYT 10 AND NYT 65

**See the March 2008 Rollout section for changes to this benefit rider. Contact IDI's Resource Line for a state's eligibility.**

*(Issue Ages 18-59)*

To comply with state insurance department requirements, the Transitional Your Occupation Benefit has been modified for sale in New York. The New York Transitional Your Occupation

Benefit (NYTYO) was designed with the same guiding principle as was established for the standard Transitional Your Occupation Benefit – to balance the need for a traditional Your Occupation definition of disability with the desire for a more cost-effective rider. The New York version of the rider includes the following unique elements:

1. The NY TYO monthly benefit amount is determined by multiplying the TYO benefit percentage by the insured's Loss of Earnings.

$$\text{TYO Monthly Benefit Amount} = \text{Loss of earnings} \times \text{TYO Benefit percentage}$$

2. The TYO Benefit percentage is determined at time of underwriting, by dividing the total of disability coverage in force (including the MetLife benefit on the policy.)

$$\text{TYO Benefit percentage} = \frac{(\text{MetLife benefit})}{(\text{MetLife benefit} + \text{other disability coverage})}$$

3. The insured's Loss of Earnings will be calculated by subtracting the post-disability earnings from the insured's prior earnings.

$$\text{Loss of Earnings} = \text{Prior Earnings} - \text{Post-Disability Earnings}$$



The NYTYO benefit is the amount that the insured will be eligible for, if he/she is Transitionally Disabled. The definition of **Transitional Disability** is the same as the definition of **Total Disability in Your Occupation** in the non-New York TYO Riders.

While the insured is Transitionally Disabled MetLife will pay the lesser of:

1. The monthly benefit for total disability (plus SIS), or
2. The loss of earnings multiplied by the TYO Benefit Percentage.

If the Residual disability benefit is greater than the NYTYO amount, the residual disability benefit will be paid.

**Example:**

The insured is issued an Omni Advantage policy. Two years later, the insured is prevented from performing the material and substantial duties of her regular occupation. However, she is able to return to work in another occupation, and has the NYTYO benefit on her policy (residual is required).

1. The MetLife Total Disability Benefit is \$4,000 per month.
2. The insured has existing individual coverage of \$1,000 per month (from another carrier).
3. The insured's TYO Benefit Percentage (established at time of underwriting) is:  
\$4,000

$$\$4,000 + \$1,000 = 80\%$$

4. If the insured was earning \$100,000 per year pre-disability, and is now earning \$52,000 per year post-disability, the Loss of Earnings is:

$$\begin{array}{r} \text{Predisability Earnings} \quad \$100,000 \\ \text{- Current Income} \quad \underline{\quad - \$ 52,000} \\ \text{= Loss of Earnings} \quad = \$ 48,000 \text{ per year} \end{array}$$

The Loss of Earnings equals \$4,000 per month (\$48,000 divided by 12).

5. MetLife Transitional Disability benefit =  
\$4,000 per month  
Loss of Earnings x NY TYO Benefit Percentage  
\$4,000 x .80 = **\$3,200/month**

Transitional Your Occupation Benefit equals the lesser of \$4,000 per month or **\$3,200** per month.

## YOUR OCCUPATION RIDERS

Class	Your Occupation	Transitional Your Occupation			Lifetime	Lifetime with Transitional Your Occupation	Lifetime with Your Occupation
		5 year	10 year <sup>1</sup>	Age 65			
5A, 6A, 6S	✓	✓	✓	✓	✓	✓	
5D, 5S	✓	✓	✓	✓	✓	✓	
5I <sup>1</sup>	✓	✓	✓	✓	✓	✓	
4M <sup>1</sup>	✓	✓	✓	✓	✓	✓	
4A		✓	✓	✓	✓	✓	

Monthly benefits for Total Disability will be paid to the earliest of:

- (1) The date a period of Total Disability in Your Occupation ends;
- (2) The date the maximum benefit period ends; or
- (3) The date when benefits have been paid for 60 months (for TYO 60 months), or for 10 years (for TYO 10 years), or the date when the insured turns age 65 (for TYO Age 65).

The Your Occupation and Transitional Your Occupation Riders are only available if the policy also has the Residual Disability Rider. The maximum issue age for Your Occupation Rider is 45, and for the Transitional Your Occupation is 59.

The Lifetime Monthly Benefit for Total Disability Rider is only available to classes 6S, 6A, 5A, 5S, 5D, 5I, 4M and 4A. The Maximum issue age for this rider is 45.

For insureds in classes 6S to 4A who purchase the Lifetime Rider, the maximum issue limit is \$10,000 per month from all sources, including inforce disability income policies from MetLife and other companies.

<sup>1</sup> See page 2-43 for changes to the benefit rider

# MARCH 2008 ROLL OUT

## SPOUSAL CATASTROPHIC DISABILITY<sup>1</sup>

*(Issue Ages 18-59 for both insured and spouse)*

After the elimination period for Spousal Catastrophic Disability has been satisfied, and while the primary insured's (policy owner) spouse is catastrophically disabled, MetLife will pay the primary insured the monthly benefit for Spousal Catastrophic Disability. For the first 12 months for which benefits are payable for Spousal Catastrophic Disability, the benefit will be paid at 120% of the monthly benefit for Spousal Catastrophic Disability otherwise payable.

These benefits will be paid until the earlier of:

1. The date the primary insured's spouse is no longer catastrophically disabled; or
2. The date the maximum benefit period for Spousal Catastrophic Disability ends.

The rider terminates on the earlier of the spouse's 65th birthday or the primary insured's 65th birthday.

Spousal Catastrophic Disability means that due to injury or sickness, the primary insured's spouse:

1. Has a complete, irrecoverable and irreparable loss of:
  - a. use of both hands, or both feet, or one hand and one foot;
  - b. the sight in both eyes;
  - c. speech; or
  - d. hearing in both ears; or

2. Has Alzheimer's disease or other irreversible form of senility or dementia requiring supervision to protect from threats to health and safety due to severe cognitive impairment, and is unable to perform at least two (2) of the Activities of Daily Living without assistance from another person; or
3. Has: Aphasia; Hemiparesis; Paraplegia; or Quadriplegia, and is unable to perform at least two (2) of the Activities of Daily Living without assistance from another person.

***Activities of Daily Living (ADL)  
mean the following:***

1. **Bathing:** Washing oneself by sponge bath; or in either a tub or shower, including the task of getting into or out of the tub or shower.
2. **Continence:** Ability to maintain control of bowel and bladder function; or, when not able to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag).
3. **Dressing:** Putting on and taking off all items of clothing and any necessary braces, fasteners, or artificial limbs.
4. **Eating:** Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by feeding tube or intravenously.

5. **Toileting:** Getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.
6. **Transferring:** Moving into or out of a bed, chair or wheelchair.

## **CALCULATION OF THE SPOUSAL CATASTROPHIC DISABILITY BENEFIT**

The Spousal Catastrophic Disability benefit is calculated by multiplying the primary insured's total disability benefit (Base + SIO/SIS + AMI) by 50%. The minimum benefit available is \$1,000 per month and the maximum benefit available is \$3,000 per month.

### ***For Example:***

If the Total Disability Benefit is \$5,000, then the Spousal Catastrophic Benefit would be set at \$2,500 ( $\$5,000 \times 50\%$ )

This rider is available with Omni Advantage, Omni Select, Omni Essential and RSDII. This rider is not available with our Guaranteed Standard Issue policies.

# CHANGES IN DEFINITION OF TOTAL DISABILITY

## **YOUR OCCUPATION RIDER NOW AVAILABLE FOR 4M AND 5I<sup>1</sup>**

*(Issue Ages 18-45)*

*(Available to classes 4M, 5I and 5D who purchase the Residual Disability rider)*

This rider modifies the definition of total disability by removing the language “not gainfully employed” from the policy definition of total disability. The full benefit would be payable if the insured is unable to perform the material and substantial duties of his/her regular occupation, even if gainfully employed in another occupation.

The requirement that the individual be under the appropriate care of a physician remains unchanged.

This rider is available with Omni Advantage and Omni Select. This rider is not available with our Guaranteed Standard Issue policies.

## **TRANSITIONAL YOUR OCCUPATION<sup>1</sup>**

***This rider will replace the existing Transitional Your Occupation Rider as state approvals are received.***

*(Issue Ages 18-59)*

*(Only available to classes 4M, 4A, 5I, 5D, 5S, 5A, 6A and 6S who purchase the Residual Disability rider)*

There are two benefit periods available on the Transitional Your Occupation Rider:

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<sup>1</sup>Not approved in all states. MetWins will be updated as approvals are announced.

1. Transitional Your Occ for 5 years (TYO 05)
2. Transitional Your Occ To Age 65 (TYO 65)

The rider allows the insured to customize a plan which balances the need for a traditional Your Occupation definition, with the desire for a cost-effective benefit.

If this rider is added to the policy (with the Residual Disability rider) and the insured meets the definition for transitional disability, the transitional disability benefit will be paid in place of any other disability benefits. If the Residual benefit is terminated, the Transitional Your Occupation benefit rider will terminate as well.

***Transitional Disability or  
Transitionally Disabled means:***

Due solely to impairment caused by injury or sickness, the insured is:

- (a) prevented from performing the material and substantial duties of his/her regular occupation, but is gainfully employed in another occupation; and
- (b) receiving appropriate care from a physician who is appropriate to treat the condition causing the impairment.



The definition of transitional disability or transitionally disabled is operable in the rider for the length of the Transitional Your Occupation maximum benefit period :

1. To Age 65 for a Transitional Your Occupation rider with an age 65 Maximum Benefit Period.
2. 5-years for a Transitional Your Occupation rider with a 5-year benefit period.

### ***Prior Earnings***

Prior earnings means the greater of the insured's average monthly earnings for the 3 calendar years immediately prior to the start of disability or transitional disability or for the 24 months immediately prior to the start of disability or transitional disability, provided there is financial documentation satisfactory to MetLife.

### ***Indexing***

After the start of a period of disability, the prior earnings are increased each year on the review date by a percentage equal to the increase in the CPI-W. The percentage increase in any given year will not be more than 7% nor less than 1% of the prior earnings.

## ***Earnings***

Earnings means income or compensation payable as remuneration to the insured for actual services performed by the insured or for goods or services provided by a business in which the insured has an ownership interest. It includes salary, profits or losses, fees, commissions, bonuses, and other payment for goods or services rendered or provided by the insured or the insured's business. Earnings are determined after deduction of normal and customary unreimbursed business expenses, but before deduction of any income taxes.

### **Earnings do *not* include:**

- 1.** Income from dividends, interest, rent, royalties, annuities or investments;
- 2.** Income from deferred compensation plans, formal sick pay benefits, disability income policies, or retirement plans.

Other disability coverage means all coverage and benefits payable to the insured for a disability and provided by individual (excluding this policy), group or association disability income coverage. Business overhead expense, key person and buy-out disability coverage are excluded from other disability coverage.

## **Benefits**

While the insured is transitionally disabled, MetLife will pay a monthly Transitional Your Occupation benefit. The benefit will be the lesser of:

1. The Maximum Monthly Transitional Your Occupation benefit; or
2. The insured's loss of earnings minus benefits received from other disability coverage for the month in which the insured is transitionally disabled, but not less than twenty-five percent (25%) of the Maximum Monthly Transitional Your Occupation benefit.

### **Maximum Monthly Transitional Your Occupation Benefit means:**

1. The total of the Monthly Benefit for Total Disability; plus
2. If included in the insured's policy, the total monthly benefit payable for the Social Insurance Offset Benefit.

If the benefit that would be paid under the Monthly Benefit for Residual Disability exceeds the Monthly Transitional Your Occupation Benefit, the Monthly Benefit for Residual Disability will be paid in place of this benefit. Any month that the Monthly Benefit for Residual Disability is paid under this provision will not be counted toward the Maximum Benefit Period for the Transitional Your Occupation Benefit.

## Premium Refund

If:

1. At the time the elimination period for the policy is satisfied, the Maximum Monthly Transitional Your Occupation Benefit plus the monthly indemnities for other disability coverage is more than ninety percent (90%) of the insured's prior earnings; or
2. Less than the Maximum Monthly Transitional Your Occupation benefit is paid and the benefits received for other disability coverage is greater than zero,

MetLife will refund any premiums paid for this rider during the two years prior to disability that have not been previously refunded.

## Duration of Benefits

Monthly Transitional Your Occupation benefits will be paid to the earliest of:

1. The date a period of transitional disability ends; or
2. The date the maximum benefit period for the policy ends; or
3. The end of the maximum benefit period for the Transitional Your Occupation benefit.

# EXCLUSIONS

## PREEXISTING CONDITIONS EXCLUSION

*(Subject to State Variation)*

MetLife will not pay benefits for a disability that starts during the first 2 years after the effective date if it was due to a preexisting condition. A preexisting condition means a sickness or injury for which, in the 5 years prior to the effective date, medical advice, treatment or care was contemplated, recommended by or received from a physician; or symptoms existed that would cause an ordinarily prudent person to seek diagnosis, care or treatment. This exclusion does not apply to any condition that was disclosed, and that was not misrepresented, in the application for the policy and was not excluded by name or specific description.

## GENERAL EXCLUSIONS

*(Subject to State Variation)*

MetLife will not pay benefits for a disability:

1. Due to an act of war, whether declared or undeclared;
2. Due to normal pregnancy or childbirth, but MetLife will cover disability due to complications of pregnancy as defined in the policy;
3. Due to any loss MetLife has excluded by name or specific description;
4. Due to the insured's committing, or attempting to commit, a felony;
5. Existing while the insured is legally incarcerated or detained; or
6. Caused by an intentionally self-inflicted injury.



## **OMNI ESSENTIAL 6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A & B**

### **PURPOSE/MARKET**

Omni Essential – This guaranteed renewable product provides disability protection intended as an alternative for the more budget minded individual.

### **RENEWABILITY**

***Guaranteed Renewable to Age 65 or for five policy years if later. Premium rates are subject to change.***

The insured may renew the policy at the end of each term by paying the required premium on time.

The last renewal term will end on the first premium due date on or after the insured's 65th birthday (or fifth policy anniversary if later).

MetLife has the right to change the table of premium rates for this policy on a class basis.

## OMNI ESSENTIAL

OMNI ESSENTIAL (MULTILIFE AND INDIVIDUAL)							
	6S/6A/ 5A/5S	5D/ 5I	4A/ 4M	3A	2A	A	B
Issue Ages 18-59 <sup>1</sup>	✓	✓	✓	✓	✓	✓	✓
Elimination Periods 60 <sup>2</sup> , 90, 180, 365, 730 Days	✓	✓	✓	✓	✓	✓	✓
Benefit Periods							
2 Years, 5 years	✓	✓	✓	✓	✓	✓	✓
To Age 65	✓	✓	✓	✓	✓	✓	
To Age 70	✓	✓	✓	✓	✓		
Guaranteed Renewable To Age 65	✓	✓	✓	✓	✓	✓	✓
Conditionally Renewable After Age 65	✓	✓	✓	✓	✓	✓	✓
Standard Definition of Total Disability:							
Own Occ for Benefit Period	✓	✓	✓	✓			
Own Occ for 5 Years					✓		
Own Occ for 2 Years						✓	✓
Presumptive Total Disability	✓	✓	✓	✓	✓	✓	✓
3-Month Extension of Benefits on Death	✓	✓	✓	✓	✓	✓	✓
Suspension During Military Service	✓	✓	✓	✓	✓	✓	✓
Suspension During Unemployment	✓	✓	✓	✓	✓	✓	✓
Tail-End Waiver of Premium	✓	✓	✓	✓	✓	✓	✓
Transplant Surgery Provision	✓	✓	✓	✓	✓	✓	✓
Rehabilitation Benefit	✓	✓	✓	✓	✓	✓	✓
Waiver of Premium	✓	✓	✓	✓	✓	✓	✓
Step-Rate Premiums	✓	✓	✓	✓	✓	✓	✓
Non-Smoker Rates	✓	✓	✓	✓	✓	✓	✓
Sex-Distinct Rates <sup>3</sup>	✓	✓	✓	✓	✓	✓	✓

Please see the product descriptions following this grid and Underwriting Special Requirements Section 7 for guidelines based on occupational class, product features, state of issue and age of applicant.

<sup>1</sup> For MultiLife, issue age may exceed 59. Please contact IDI's Resource Line for more details.

<sup>2</sup> The 60 day EP is not available on MultiLife cases.

<sup>3</sup> For MultiLife discounts of 10% or more, unisex rates will be used.



<b>Omni ESSENTIAL RIDERS (MultiLife AND INDIVIDUAL )<sup>1</sup></b>							
	<b>6S/6A/ 5A/5S</b>	<b>5D/ 5I</b>	<b>4A/ 4M</b>	<b>3A</b>	<b>2A</b>	<b>A</b>	<b>B</b>
Automatic Increase Benefit Issue Ages 18-50	✓	✓	✓	✓	✓		
Catastrophic Benefit Issue Ages 18-59	✓	✓	✓	✓	✓	✓	✓
Cost of Living Adjustment Provisions: Issue Ages 18-59	✓	✓	✓	✓	✓	✓	✓
COLA 3% with Buyup (Simple Interest)	✓	✓	✓	✓	✓	✓	✓
COLA 1%-7% with Buyup (Compounded)	✓	✓	✓	✓	✓	✓	✓
Refund of Premium (Good Health Benefit) Issue Ages 18-59	✓	✓	✓	✓	✓	✓	✓
Guaranteed Insurability (GI) Issue Ages 18-45	✓	✓	✓	✓	✓		
Lifetime Benefit for Total Disability Issue Ages 18-45	✓	✓	✓				
Long Term Care-Guaranteed Purchase Option (LTCGPO) Issue Ages 18-55	✓	✓	✓	✓	✓	✓	✓
Residual Disability-Issue Ages 18-59: Basic	✓	✓	✓	✓	✓		
Basic with 24/36 Month Recovery	✓	✓	✓	✓	✓		
Social Insurance Offset (SIO) <sup>2</sup> Issue Ages 18-59	✓	✓	✓	✓	✓	✓	✓
<b>Introduced 2008</b>	Spousal Catastrophic Disability Benefit <sup>3</sup> Issue Ages 18-59 (for both insured and Spouse)						
	✓	✓	✓	✓	✓	✓	✓

Please see the product descriptions following this grid and Underwriting Special Requirements (Section 7) for guidelines based on occupational class, product features, state of issue and age of applicant.

<sup>1</sup> For MultiLife, all riders may not be appropriate - please contact IDI's Resource Line for more information. 6S is available in limited situations for Guaranteed Standard Issue business, please refer to the GSI Section. There is a modification of mental disorders and/or substance use disorders limitation rider available for MultiLife cases, please refer to the Fully Underwritten or GSI MultiLife Sections.

<sup>2</sup> Social Insurance Substitute in NY and NJ.

<sup>3</sup> Not approved in all states. MetWins will be updated as approvals are announced.

***Renewal privilege after age 65 with limited benefit period. Premium rates are subject to change.*** This means that the policy is conditionally renewable. If the insured is gainfully employed for at least 30 hours per week as of the first premium due date on or after his/her 65th birthday or five policy years if later, the insured may continue coverage under the policy, with a limited benefit period, as long as the insured remains so employed and the premium is paid on time. The maximum benefit period is 24 months for total disability starting before the insured's 75th birthday, and 12 months for total disability starting on or after the insured's 75th birthday. Any optional benefits attached to the policy cannot be renewed beyond age 65, or five policy years if later. This renewal privilege after age 65, or five policy years if later, may be exercised only while the policy is in force and the insured is not disabled.

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# DEFINITIONS

*(May vary by state)*

## **TOTAL DISABILITY — 6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A**

Total disability means that due solely to impairment caused by injury or sickness, the insured is:

- (a)** Prevented from performing the material and substantial duties of the insured's regular occupation (the regular occupation is the usual occupation(s) in which the insured is gainfully employed at the time he/she becomes disabled);
- (b)** not gainfully employed; and
- (c)** receiving appropriate care by a physician who is appropriate to treat the condition causing the impairment, unless the physician provides certification acceptable to MetLife that continued care would be of no benefit.

## **TOTAL DISABILITY — 2A**

Total disability means that due solely to impairment caused by injury or sickness, the insured is:

- 1.** before the end of the regular occupation period:
  - (a)** prevented from performing the material and substantial duties of insured's regular occupation (the regular occupation is the usual occupation(s) in which the insured is gainfully employed at the time he/she becomes disabled); and
  - (b)** not gainfully employed;

2. after the regular occupation period:
- (a) prevented from performing any occupation for which he or she is, or becomes, reasonably fitted by education, training or experience; and
  - (b) not gainfully employed.

Both during and after the regular occupation period, the insured must be receiving appropriate care by a physician who is appropriate to treat the condition causing the impairment, unless the physician provides certification acceptable to MetLife that continued care would be of no benefit.

The regular occupation period is 5 years following the elimination period for class 2A.

### **TOTAL DISABILITY — A & B**

The definition of total disability for these occupational classes is the same as the definition for occupational class 2A, except that the **Regular Occupation** period is 2 years following the elimination period.

## **PRESUMPTIVE TOTAL DISABILITY**

*(Added by rider at no additional premium)*

Presumptive total disability means that the insured is presumed totally and permanently disabled if an injury or sickness causes the complete, irrecoverable and irreparable loss to the insured of:

- 1.** The use of both hands, or both feet or one hand and one foot; or
- 2.** The sight of both eyes; or
- 3.** Speech; or
- 4.** Hearing in both ears.

In such cases, MetLife will consider the insured to be totally disabled even if the insured is able to work and is not receiving medical care by a physician; and the elimination period will be waived (except with respect to the SIO/SIS<sup>1</sup> rider).

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<sup>1</sup> Social Insurance Substitute in NY and NJ

### **3-MONTH EXTENSION OF BENEFITS ON DEATH**

If the insured dies during a continuous period of disability after benefits were paid for 12 months or more, the benefit payable for the last month of disability will be paid to the insured's beneficiary for the first 3 months following the insured's death.

### **TRANSPLANT SURGERY**

If the insured is disabled because of surgery that was performed, at least 6 months after the effective date of the policy, to transplant part of the insured's body to someone else, MetLife will consider the insured to be disabled due to sickness.

### **REHABILITATION**

While the insured is receiving monthly benefits for disability, MetLife will consider participating in the cost of an occupational rehabilitation program aimed at helping the insured to return to gainful employment. The program may be at the request of either the insured or MetLife. MetLife will continue to pay benefits to the insured based on mutually agreeable terms.

## **WAIVER OF PREMIUMS**

After the insured has been disabled for a period of 90 consecutive days, or has satisfied the elimination period, whichever is earlier, MetLife will waive any premium that becomes due while the insured remains disabled. The policy and its benefits will continue as if the premium had been paid.

MetLife will also refund any premium that became due during the first 90 consecutive days of disability, or the period during which the elimination period was satisfied. The premium waived will be based on the frequency of payment in effect on the date disability starts.

## **TAIL-END WAIVER OF PREMIUM**

If premiums are being waived and benefits have been payable for 12 months or more, MetLife will continue to waive any premiums due during the first 90 days after disability ends.

## RECURRENT DISABILITY

If after the end of a period of disability for which disability benefits have been paid, the insured becomes disabled again (due to the same or related cause), MetLife will deem the later period of disability to be a recurrent disability, i.e., a continuation of the preceding period of disability, unless:

1. The insured has been gainfully employed for at least 30 hours per week for at least 12 months following the end of the preceding period of disability, if the maximum benefit period for the monthly benefit for total disability is to age 65 or longer; or
2. The insured has been gainfully employed for at least 30 hours per week for at least 6 months following the end of the preceding period of disability, if the maximum benefit period for the monthly benefit for total disability is shorter than to age 65.

If the later period of disability is deemed a recurrent disability, it is not necessary for the insured to satisfy a new elimination period. However, the disability is considered a continuation of the preceding period of disability and benefits are subject to the maximum benefit period that started with the preceding period of disability.

Otherwise, we will treat any later period of disability as a new disability, subject to a new elimination period.



## **ADDITIONAL MONTHLY INDEMNITY**

The Additional Monthly Indemnity (AMI) can be used to include two elimination and benefit periods on a single policy. It allows for coordination with short-term disability benefits, using different elimination and benefit periods. For example, one benefit amount may start after 90 days of disability with a maximum benefit period of 2 years and the other benefit amount may start after 730 days of disability with a maximum benefit period to age 65. This will allow coordination with short-term disability benefits. Likewise, the AMI may also be used to lower the premium by allowing some of the benefit amount to start after 90 days of disability and the balance after a longer elimination period.

## SUSPENSION DURING MILITARY SERVICE

If the insured enters full-time active duty in the military service of any nation or international authority, (s)he may suspend the policy and not be required to pay premiums. The insured may not suspend the policy during active military duty for training that lasts 3 months or less. The policy will not be in force during the suspension; therefore no privileges or options of the policy or riders may be exercised during the suspension. The policy will not cover any loss due to an injury that occurs or a sickness that first manifests itself while the policy is suspended. If the insured's full-time active duty in the military service ends before the first premium due date on or after the insured's 65th birthday, the insured may place the policy back in force at the premium rate that would have been in effect had the policy not been suspended.

## **SUSPENSION DURING UNEMPLOYMENT**

If the insured becomes unemployed and receives 8 weeks of governmental unemployment benefits, (s)he may suspend the policy (if the policy has been in force for at least one year) and not pay premiums for up to 6 months. The policy will not be in force during suspension. At the end of 6 months, or earlier upon receipt of satisfactory evidence that the insured is gainfully employed, the suspension will end, if it is before the first premium due date on or after the insured's 65th birthday and the policy will be placed back in force. The premiums will be at the same rate that they would have been had the policy not been suspended.

## OPTIONAL BENEFITS

### AUTOMATIC INCREASE BENEFIT

*(Available to occupational classes 2A – 6S.*

*Issue Ages: 18 – 50) (Not available in PA)*

On each of the first 5 policy anniversaries, an amount equal to 5% of the original monthly benefit for total disability will be added to the monthly benefit. If the insured is disabled on one of these anniversaries, the applicable increase(s) will take effect 30 days after the disability ends.

There is no charge for this rider. However, the premium for the increased monthly benefit is determined using the rates for the amount of the increase applicable to the insured's attained age on each of these anniversaries.

Example: The insured has a base monthly benefit of \$1,000, which costs approximately \$30.38/month. The Automatic Increase Benefit would increase the insured's base monthly benefit amount by 5%, or in this case, \$50.00, on each of the first five policy anniversaries:

	<b>Benefit Amount</b>	<b>New Monthly Premium</b>
<b>1st Anniversary:</b>		
New Base Monthly Benefit	\$1,050	\$31.72
<b>2nd Anniversary:</b>		
New Base Monthly Benefit	\$1,100	\$33.15
<b>3rd Anniversary:</b>		
New Base Monthly Benefit	\$1,150	\$34.67
<b>4th Anniversary:</b>		
New Base Monthly Benefit	\$1,200	\$36.29
<b>5th Anniversary:</b>		
New Base Monthly Benefit	\$1,250	\$38.01

The insured may cancel the increase applicable to a given policy anniversary with written notice to MetLife at least 60 days before that policy anniversary. If the insured cancels 2 consecutive annual increases, the rider will terminate.

### **CATASTROPHIC DISABILITY BENEFIT**

*(Issue Ages: 18 – 59) (Not available in CT)*

Following the elimination period for catastrophic disability, the catastrophic disability rider will pay a benefit in addition to the insured's base benefit and SIO/SIS benefit (if included), until the earlier of:

- 1.** The date the insured is no longer catastrophically disabled; or
- 2.** The date the maximum benefit period of the insured's policy ends.

Catastrophic Disability means that due to injury, or sickness, the insured:

- 1.** Has a complete, irrecoverable and irreparable loss of:
  - (a)** use of both hands, or both feet, or one hand and one foot;
  - (b)** the sight in both eyes;
  - (c)** speech; or
  - (d)** hearing in both ears;-or-
- 2.** Is totally disabled and has: Alzheimer's Disease or other irreversible form of senility or dementia; Aphasia; Hemiparesis; Paraplegia; or Quadriplegia.

If the insured is disabled under definition 1, page 2-55, the elimination period will be waived. The elimination period must only be satisfied if the catastrophic disability is due to disability under definition 2, page 2-55.

For the first 12 months for which benefits are payable for catastrophic disability the benefit will be paid at 120% of the monthly benefit otherwise payable for catastrophic disability. This monthly benefit will be paid in addition to any other disability benefit payments under the policy.

## DEFINITIONS

### ***Aphasia:***

The loss, due to injury or disease of the brain centers, of:

1) the power of expression by speech, writing, or signs;

-or-

2) comprehension of spoken or written language.

### ***Hemiparesis:***

The partial paralysis affecting both limbs on one side of the body.

### ***Paraplegia:***

The paralysis of the legs and the lower part of the body.

### ***Quadriplegia:***

The paralysis of all four limbs.

**Calculation of the Catastrophic Disability Benefit<sup>1</sup>:**

The maximum benefit for the catastrophic disability is:

$$\left( \frac{100\% \text{ of insured's Annual income}}{12} \right) - \left( \text{Disability benefits applied for and inforce} \right)$$

The maximum benefit under the rider may not exceed the lesser of \$8,000 per month or 60% of monthly earned income.

**Example:**

The insured has \$200,000 in income, is eligible for group disability benefits in the amount of 60% of income from her employer, and has \$1,000 per month in IDI benefit with another carrier. If she is applying for \$2,000 per month of benefit, what will she be eligible for in catastrophic benefit?

Income: \$200,000 per year

Group: \$10,000 per month (no discount is applied with the catastrophic calculation only)

Inforce IDI:

\$1,000 per month

IDI being applied for:

\$2,000 per month

**Calculation:**

$$\frac{(\$200,000)}{12} - (\$2,000 + \$1,000 + \$10,000) = \underline{\$3,666}$$

\$3,666 will be rounded up to \$3,700 per month (this amount does not exceed the \$8,000 per month or 60% of income restrictions).

<sup>1</sup> In NJ the catastrophic disability benefit cannot exceed the maximum base benefit.

**Special Situations:**

1. If a COLA rider is included in the insured's policy, we will adjust the catastrophic disability benefit in the same manner as the monthly benefit for the total disability is adjusted under the COLA rider.
2. If the insured is applying for the Starting Practice Limits, we would allow a catastrophic disability benefit equal to the Starting Practice limit benefit available.
3. If the insured is a government employee we will allow the purchase of the Catastrophic Disability rider. To arrive at the catastrophic disability benefit amount – multiply the base benefit amount times two

**COST OF LIVING ADJUSTMENT (COLA)**

*(Issue Ages: 18 – 59)*

If the insured is disabled for at least one year, on each anniversary of the start of a period of disability, the monthly benefit for disability will be adjusted while the insured remains disabled.

**COLA Benefit Calculation**

**COLA: 3% (With Buyup)** The Cost of Living Adjustment (COLA) will be computed by multiplying the original Monthly Benefit for total disability by 3% times the number of completed years of the current disability.

**COLA: 1-7% (With Buyup)** The Cost of Living Adjustment (COLA) will be computed by



multiplying the monthly benefit for total disability by a factor equal to the CPI-W<sup>1</sup> for the latest index month divided by the CPI-W for the first index month.

This amount will be rounded upward to the nearest multiple of \$10 and added to the monthly benefit for total disability. The adjusted monthly benefit will not be increased from one year to the next by less than 1% or more than 7%.

The cost of living adjustments will end after the earliest of:

1. The date a period of disability ends;
2. The date the maximum benefit period ends;
- or-
3. The first premium due date on or after the insured's 65th birthday or the second review date if later.

## **COLA BUYUP**

The Buyup feature allows the insured to purchase the extra benefit that was accrued during a period of disability. If, at the end of a period of disability or the date the maximum benefit period ends, if earlier, the insured is under the age of 60 and gainfully employed for at least 30 hours a week, (s)he may, within 90 days, add the amount of the last Cost of Living Adjustment to the monthly benefit for total disability. The premium for this increased coverage is based on the insured's attained age, and his/her occupational class on the effective date of this rider.

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<sup>1</sup> Consumer Price Index for Urban Wage Earners and Clerical Workers for all items.

## **REFUND OF PREMIUM (GOOD HEALTH BENEFIT)**

*(Not available in CT, FL, NJ, NY, OR, PA, TN)*

*(Issue Ages: 18 – 59)*

At the end of each period of 5 policy years, MetLife will refund 50 percent of the premiums paid during that period, including the premiums for the Good Health Benefit, less any claims or experience refunds paid during that period. This feature automatically renews every five years until the first premium due date on or after the insured's 65th birthday.

The net cost after five years (not taking into account the time value of money) if no claims or experience refunds are paid during the period is 18.5% less than if the benefit wasn't purchased.

## **GUARANTEED INSURABILITY OPTION (GIO RIDER)**

*(Issue ages 18-45)*

The **Guaranteed Insurability Option (GIO) Rider** is an optional benefit that allows your clients to increase their monthly disability benefit (by a predetermined unit of increase stated in the policy) every year on the policy anniversary through age 51, without additional medical underwriting. To be eligible for the increase in coverage (multiples of \$50, minimum of \$200), the insured must qualify financially and not be totally disabled.

The maximum amount of increase stated on the policy is based on:

- The amount selected for the unit of increase.
- The insured's income when the option is exercised,
- Any existing coverage the insured has in force at the time the option is exercised, and
- MetLife's current Issue & Participation Limits in effect at the time the option is exercised.

As long as the insured meets the eligibility guidelines mentioned below, on any of the first three option dates, he or she can elect to exercise the *total available amount* of the GIO increase *instead* of exercising the yearly incremental units of increase. In this way, the insured will be exercising the total amount at one time. In no event can the insured exceed the *total available amount* over the lifetime of the policy.

To be eligible for the increase in coverage, the insured: Must have an increase in income or have lost his/her group Long Term Disability (LTD) coverage as a result of a job change, and must not be totally disabled.

With the exercise of the option for the total available amount, the Guaranteed Insurability Option would be removed from the policy as no other increases would be available.

An increase in the insured's benefit will take effect on the applicable option date as long as the insured is not then disabled. If the insured is then disabled, but recovers and is gainfully employed for at least 30 days, the increase will take effect at the start of the next policy term. Under these underwriting guidelines, if the insured does not qualify to exercise the entire total available amount, he or she can exercise the amount he or she would "normally" qualify for under the Guaranteed Insurability Option, PLUS up to an additional \$1,000 per month.

### **LIFETIME MONTHLY BENEFIT FOR TOTAL DISABILITY RIDER**

*(Issue Ages 18 to 45; 6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M only)*

*(Not available with the To Age 70 benefit period)*

This rider provides a lifetime total disability benefit paid during disability if:

1. Such total disability begins before and continues until the first premium due date on or after the insured's 65th birthday; and
2. The benefits under the policy have been paid during the insured's total disability.

#### ***Amount of Benefit***

The monthly amount MetLife will pay will be based on the monthly benefit for total disability as specified in the policy. This amount, including any applicable cost-of-living adjustments, will be multiplied by a factor determined from the table that follows:

<b>Age at the Start of Total Disability</b>	<b>Factor</b>
45 or less	1.0
46	.95
47	.90
48	.85
49	.80
50	.75
51	.70
52	.65
53	.60
54	.55
55	.50
56	.45
57	.40
58	.35
59	.30
60	.25
61	.20
62	.15
63	.10
64 or 65 <sup>1</sup>	.05

### ***Lifetime Exception***

For insureds in classes 6S to 4M who purchase the Lifetime Benefit Rider, the maximum issue limit is \$10,000 per month from all sources, including inforce disability income policies from MetLife and other companies.

<sup>1</sup> But before the first premium due date or after the insured's 65th birthday.

## **LONG-TERM CARE-GUARANTEED PURCHASE OPTION (LTC-GPO)**

*(Issue Age 18-55)*

*(Not available in CT and FL)*

The LTCGPO rider “locks in” the policy-holder’s insurability-giving him/her the option to purchase a long term care insurance policy at a future date without evidence of medical insurability. When the insured’s age is evenly divisible by 5, but not before the 2nd policy anniversary, MetLife will allow the insured to purchase the long term care insurance policy without evidence of medical insurability. The insured’s residence and zip code at disability underwriting will determine the initial daily benefit amount that will be available under the long term care insurance policy. The grid that follows demonstrates the zip codes and the initial daily benefit amount available.

**FIRST THREE DIGITS OF ZIP CODES ELIGIBLE FOR THE HIGHER INITIAL DAILY BENEFIT AMOUNT\***

State/Jurisdiction	\$160 Per Day	\$200 Per Day
District of Columbia	200; 202 — 205	
Maryland	206 — 219	
Massachusetts	010 — 020; 023; 025 — 027	021; 022; 024
New Jersey	070 — 089	
New York	120 — 149	100 — 119
Virginia	221 — 223	

\* All other eligible states will use the initial daily benefit amount of \$110.

Subsequent options have higher daily benefit amounts according to the following grid. The policy holder has the option to purchase the long term care insurance policy every 5 years until the age of 60. The policy holder must not exercise previous options in order to receive the increased daily benefit amount applicable to any particular option date.

**DAILY BENEFITS AS INCREASED BY OPTION DATES**

Initial Daily Benefit Amount	Option Dates							
	1	2	3	4	5	6	7	8 and later
\$110	\$110	\$120	\$140	\$170	\$190	\$220	\$260	\$300
\$160	\$160	\$180	\$210	\$240	\$280	\$330	\$380	\$440
\$200	\$200	\$230	\$260	\$300	\$350	\$410	\$470	\$550

**Example:**

A 24-year old, 4A classification purchased the LTC-GPO rider. He lives in NJ, and wants to exercise his option on the next available option date. When can he exercise the option to purchase a long term care insurance policy?

The initial daily benefit amount is based on the zip code where the insured lives. The insured is a resident of NJ, and the first three digits of his zip code are 070, so the initial daily benefit will be \$160/day. Since his age is 24 at policy issue, the first option date would be his 30th birthday (30 is evenly divisible by 5, and at least 2 years after the policy issue date). If the insured does not choose to exercise this option he/she will receive a second option in 5 years. The second option amount would be increased to \$180/day. The option must be exercised 60 days prior to the policy anniversary date.

The insured does not have to give up his/her DI policy when the LTC-GPO option is used, and he/she may exercise an option while on claim.

**RESIDUAL DISABILITY**

*(Issue Age 18-59)*

There are three versions of the Residual Disability Rider:

1. Basic Residual
2. Residual with a 24 month recovery benefit
3. Residual with a 36 month recovery benefit



**Basic Residual Rider**

The insured will receive a benefit equal to a percentage of his/her monthly benefit for total disability proportionate to his/her loss of earnings if due solely to impairment caused by of injury or sickness:

1. The insured's current earnings are reduced by at least 20% of his/her prior earnings (if earnings are reduced by 75% or more, the insured will receive 100% of the monthly benefit for total disability);
2. The insured is receiving appropriate care from a physician who is appropriate to treat the condition causing the impairment; and
3. The insured is not totally disabled, and is gainfully employed, but is:
  - (a) prevented from performing one or more of the material and substantial duties of the insured's regular occupation; or
  - (b) performing the material and substantial duties of his/her regular occupation, but is not able to perform them for more than 80% of the time normally required; or
  - (c) engaged in another occupation.

Residual disability benefits will be paid until the earlier of:

1. The date the insured is no longer Residually Disabled; or
2. The date the Maximum Benefit Period ends

### ***Earnings***

Earnings mean income or compensation payable as remuneration to the insured for the actual services performed by the insured or for goods and services provided by a business in which the insured has an ownership interest. It includes salary, profits or losses, fee, commissions, bonuses, and other payment for goods or services rendered or provided by the insured or the insured's business. Earnings are determined after deduction of normal and customary unreimbursed business expenses, but before deduction of any income taxes.

Earnings do **not** include:

1. Income from dividends, interest, rent, royalties, annuities or investments; or
2. Income from deferred compensation plans, formal sick pay benefits, disability income policies, or retirement plans.

### ***Prior Earnings***

Prior earnings means the greater of:

1. The insured's average monthly earnings for the 3 calendar years just prior to the start of disability; or
2. The insured's average monthly earnings for the 24 months just prior to the start of disability provided there is financial documentation satisfactory to MetLife.

***Indexing***

After the start of a period of disability, the prior earnings are increased each year on the review date by a percentage equal to the increase in the CPI-W<sup>1</sup>. The percentage increase in any given year will not be more than 7% nor less than 1% of the prior earnings.

***Minimum Monthly Benefit for Residual Disability***

During the first 6 months of residual disability payments, the minimum benefit will be 50% of the monthly benefit for total disability.

***Residual Disability with Recovery Benefit (24/36 Months)***

Uses the same definitions and provides the same benefits as found in the basic rider. The addition of a recovery benefit extends the period that benefits are payable under the rider to include a period after total or residual disability where the insured has returned to work on a full time basis, performing all of the material and substantial duties of the insured's regular occupation, but continues to have an income loss due to the condition that caused the disability.

Recovery means the insured is working full time (the insured is working at least as many hours as he or she did before becoming disabled) has continued loss of earnings of at least 20% and the loss of earnings is directly and solely due to the same impairment that caused the total or residual disability.

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<sup>1</sup> CPI-W means the Consumer Price Index for Urban Wage Earners and Clerical workers for all items.

The monthly recovery benefit will be equal to a percentage of the monthly benefit for total disability proportional to the loss of earnings, and will be paid for either 24 or 36 months, or to the end of the maximum benefit period if earlier, as long as the insured continues to meet the definition of "Recovery or Recovered." However, recovery benefits will not be paid for a period greater than the elimination period plus the period for which disability benefits had been paid.

***Residual Disability Rider for  
Persons Paid by Commission***

Individuals paid by commission may only apply for the Basic Residual Disability Rider if they meet the following guidelines:

- Occupational classes 2A to 6S
- 3 years experience in the same occupation
- Two years of tax returns will be required

**How to Calculate a Residual Disability Benefit**

***Example:***

Policy Total Disability Monthly Benefit = \$4,200

Prior Monthly Earnings (PME) = \$10,000.

Current Monthly Earnings (CME) = \$5,000

The proportionate loss of earnings is calculated as follows:

Amount of Prior Monthly Earnings (PME) minus (-) Current Monthly Earnings (CME), divided by the Prior Monthly Earnings (PME) times (X) the Policy Total Disability Monthly Benefit (=) the residual benefit.

$$\frac{(\$10,000) - (\$5,000)}{(\$10,000)} \times \$4,200 = \$2,100$$

**SOCIAL INSURANCE OFFSET (SIO) BENEFIT RIDER**

*(Social Insurance Substitute in NY and NJ)*

*(Occupational Classes 2A to 6S only; Issue Ages 18-59)*

This rider pays an added monthly benefit (after the elimination period for the rider) for a period of disability, to the earlier of: the date the policy benefit ends, or the premium due date on or after the insured’s 65th birthday for disability starting before age 61<sup>1</sup>. After the first year of disability, the benefits payable will be reduced, by any legislated benefits (such as Social Security Disability Insurance Benefits) that you may be receiving.

**SOCIAL INSURANCE SUBSTITUTE (SIS) RIDER**

*(NY and NJ Only; Issue Ages 18-59)*

This rider, which is only applicable in New York and New Jersey, pays an added monthly benefit (after the elimination period of the rider) for a period of total disability, in the event that legislated benefits (such as Social Security Disability Insurance Benefits) are not payable for such disability.

<sup>1</sup> For disability starting between age 61 and 65 the benefit period is between 48 and 24 months, depending on the insured’s age when disability begins.

# MARCH 2008 ROLL OUT

## SPOUSAL CATASTROPHIC DISABILITY<sup>1</sup>

*(Issue Ages 18-59 for both insured and spouse)*

After the elimination period for Spousal Catastrophic Disability has been satisfied, and while the primary insured's (policy owner) spouse is catastrophically disabled, MetLife will pay the primary insured the Monthly Benefit for Spousal Catastrophic Disability. For the first 12 months for which benefits are payable for Spousal Catastrophic Disability, the benefit will be paid at 120% of the monthly benefit for Spousal Catastrophic Disability otherwise payable.

These benefits will be paid until the earlier of:

1. The date the primary insured's spouse is no longer catastrophically disabled; or
2. The date the maximum benefit period for Spousal Catastrophic Disability ends.

The rider terminates on the earlier of the spouse's 65th birthday or the primary insured's 65th birthday.

Spousal Catastrophic Disability means that due to injury or sickness, the primary insured's spouse:

1. Has a complete, irrecoverable and irreparable loss of:
  - a. Use of both hands, or both feet, or one hand and one foot;
  - b. The sight in both eyes;
  - c. Speech; or
  - d. Hearing in both ears; or

2. Has Alzheimer's disease or other irreversible form of senility or dementia requiring supervision to protect from threats to health and safety due to severe cognitive impairment, and is unable to perform at least two (2) of the Activities of Daily Living without assistance from another person; or
3. Has: Aphasia; Hemiparesis; Paraplegia; or Quadriplegia, and is unable to perform at least two (2) of the Activities of Daily Living without assistance from another person.

***Activities of Daily Living (ADL)  
mean the following:***

1. **Bathing:** Washing oneself by sponge bath; or in either a tub or shower, including the task of getting into or out of the tub or shower.
2. **Continence:** Ability to maintain control of bowel and bladder function; or, when not able to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag).
3. **Dressing:** Putting on and taking off all items of clothing and any necessary braces, fasteners, or artificial limbs.
4. **Eating:** Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by feeding tube or intravenously.

5. **Toileting:** Getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.
6. **Transferring:** Moving into or out of a bed, chair or wheelchair.

## **CALCULATION OF THE SPOUSAL CATASTROPHIC DISABILITY BENEFIT**

The Spousal Catastrophic Disability benefit is calculated by multiplying the primary insured's total disability benefit (Base + SIO/SIS + AMI) by 50%. The minimum benefit available is \$1,000 per month and the maximum benefit available is \$3,000 per month.

### ***For Example:***

If the Total Disability Benefit is \$5,000, then the Spousal Catastrophic Benefit would be set at \$2,500 ( $\$5,000 \times 50\%$ )

This rider is available with Omni Advantage, Omni Select, Omni Essential and RSDII. This rider is not available with our Guaranteed Standard Issue policies.



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# EXCLUSIONS AND LIMITATIONS

## MENTAL DISORDER COVERAGE<sup>1</sup>

The lifetime maximum benefit period for disabilities due to mental disorders and/or substance use disorders is limited to 24 months for all periods of disability combined. If the insured is disabled due to a mental disorder and/or a substance use disorder and is confined to a hospital, that period of hospital confinement does not count towards this limitation.

## PREEXISTING CONDITIONS EXCLUSION

*(Subject to State Variation)*

MetLife will not pay benefits for a disability that starts during the first 2 years after the effective date if it was due to a preexisting condition. A preexisting condition means a sickness or injury for which, in the 5 years prior to the effective date, medical advice, treatment or care was contemplated, recommended by or received from a physician; or symptoms existed that would cause an ordinarily prudent person to seek diagnosis, care or treatment. This exclusion does not apply to any condition that was disclosed, and that was not misrepresented, in the application for the policy and was not excluded by name or specific description.

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<sup>1</sup> There is a modification of mental disorders and/or substance use disorders limitation rider available for MultiLife cases, please refer to Section 4.

## GENERAL EXCLUSIONS

*(Subject to State Variation)*

MetLife will not pay benefits for a disability:

- 1.** Due to an act of war, whether declared or undeclared;
- 2.** Due to normal pregnancy or childbirth, but MetLife will cover disability due to complications of pregnancy as defined in the policy;
- 3.** Due to any loss MetLife has excluded by name or specific description;
- 4.** Due to the insured's committing, or attempting to commit, a felony.
- 5.** Existing while the insured is legally incarcerated or detained; or
- 6.** Caused by an intentionally self-inflicted injury.

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# RETIREMENT SAVINGS DISABILITY INCOME INSURANCE

## PURPOSE/MARKET

Retirement Savings Disability Income Insurance (RSDII) is designed to cover the loss of the insured's retirement contributions and any employer matching contributions in the event of a disability. These contributions could cease if an insured becomes disabled. RSDII helps to replace the loss of these contributions, ensuring that the insured still has the means to save for his/her retirement. The product can be sold to individuals and fully underwritten multilife groups<sup>1</sup>. RSDII is not available for use with GSI.

**RSDII 6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A**

<sup>1</sup> Fully underwritten multilife is not available if the underlying retirement plan is a 401(k) plan.

## RETIREMENT SAVINGS DISABILITY INCOME INSURANCE

FULLY UNDERWRITTEN RSDII FOR OMNI ADVANTAGE & ESSENTIAL				
	6S/6A 5A/5S	5D/ 5I	4A/ 4M	3A
Issue Ages 18-59	✓	✓	✓	✓
Elimination Periods 180, 365 Days	✓	✓	✓	✓
Benefit Periods 5 Years and To Age 65	✓	✓	✓	✓
<b>Advantage Only</b> Noncancelable To Age 65	✓	✓	✓	✓
Guaranteed Renewable To Age 65	✓	✓	✓	✓
Conditionally Renewable After Age 65	✓	✓	✓	✓
Standard Definition of Total Disability: Own Occ for Benefit Period	✓	✓	✓	✓
Presumptive Total Disability Rider <sup>1</sup>	✓	✓	✓	✓
3-Month Extension of Benefits on Death	✓	✓	✓	✓
Suspension During Military Service	✓	✓	✓	✓
Suspension During Unemployment	✓	✓	✓	✓
Tail-End Waiver of Premium	✓	✓	✓	✓
Transplant Surgery Provision	✓	✓	✓	✓
Rehabilitation Benefit	✓	✓	✓	✓
Waiver of Premiums	✓	✓	✓	✓
Non-Smoker Rates	✓	✓	✓	✓
Sex-Distinct Rates	✓	✓	✓	✓

<sup>1</sup> The Presumptive Total Disability Rider is always added to a Fully Underwritten RSDII Advantage & Essential policy when the applicant is not declined by underwriting.

**OMNI ADVANTAGE & ESSENTIAL**

	<i>6S/6A</i>	<i>5D/</i>	<i>4A/</i>	<i>3A</i>
	<i>5A/5S</i>	<i>5I</i>	<i>4M</i>	
Cost of Living Adjustment Provisions-Issue Ages 18-59:				
COLA 3% (Simple)	✓	✓	✓	✓
COLA 1%-7% (Compounded)	✓	✓	✓	✓
Guaranteed Insurability (GI)				
Issue Ages 18-45 <sup>1</sup>	✓	✓	✓	✓

Please see the product descriptions following this grid and Underwriting Special Requirements (Section 7) for guidelines based on occupational class, product features, state of issue and age of applicant.

<sup>1</sup>The Guaranteed Insurability Rider unit of increase is between \$200 /mo and \$300/mo in increments of \$50.

## HOW RETIREMENT SAVINGS DISABILITY INCOME INSURANCE WORKS

The RSDII policy is issued as a stand alone policy. An endorsement is added to one of our existing contracts (Advantage, Essential or Select) stating that all monthly benefits will be paid to a trust. The trust is set up by an agreement between the insured and a trust company. MetLife provides the trust paperwork to the applicant, but has no authority over the trust or the investment of the benefits paid to the trust. This endorsement is the only change to the original contract. Our current premiums and discounts apply to this program.

When a claim is payable, MetLife will pay the benefits of the policy to a trust according to the agreement between the insured and the trust company. The benefits will be invested by the trustee according to the insured's investment selections. The total assets of the trust will be distributed to the insured at the latest of age 65, when benefits are no longer payable (except if the policy lapses due to non-payment of premiums) or retirement (when the insured permanently stops working at least 30 hours per week). Neither the RSDII policy nor the trust to which benefits are paid is a tax qualified pension plan. Benefits payable under the policy do not provide the tax advantages/benefits that are available for tax qualified pension products such as IRAs or 401(k) plans. The trustee will charge the insured a fee for its services.

# INDIVIDUALLY UNDERWRITTEN ADVANTAGE & ESSENTIAL

## RENEWAL PROVISIONS

### ***ADVANTAGE***

**Noncancelable and guaranteed renewable to age 65. No change in premium rates.**

This means that the insured has the right to continue the policy until age 65. As long as premiums are paid on time, MetLife cannot change the policy or its premium rate until the first premium due date on or after the insured's 65th birthday.

### ***ESSENTIAL***

**Guaranteed renewable to age 65 or five policy years if later. Premium rates are subject to change.**

The insured may renew the policy at the end of each term by paying the required premium on time.

The last renewal term will end on the first premium due date on or after the insured's 65th birthday.

MetLife has the right to change the table of premium rates for this policy on a class basis.

### ***ADVANTAGE & ESSENTIAL***

**Renewal privilege after age 65, with limited benefit period. Premium rates are subject to change.**

This means that the policy is conditionally renewable. If the insured is gainfully employed for

at least 30 hours per week as of the first premium due date on or after his/her 65th birthday, the insured may continue coverage under the policy, with a limited benefit period, as long as the insured remains so employed and the premium is paid on time. The maximum benefit period is 24 months for total disability starting before the insured's 75th birthday, and 12 months for total disability starting on or after the insured's 75th birthday. Any optional benefits attached to the policy cannot be renewed beyond age 65. This renewal privilege after age 65 may be exercised only while the policy is in force and the insured is not disabled.

### **DETERMINING BENEFIT AMOUNTS**

Retirement Savings Disability Income Insurance benefit amounts are equal to the applicant's monthly contribution and any employer matching contribution. The current maximums are \$3,750 per month under the age of 50 and \$4,200 per month for applicants ages 50 and over. Maximums are subject to change and can be obtained through the MetWins Illustration system or by contacting the IDI's Resource Line at (800) 929-1492.

The applicant can apply for 100% of the employee and employer contributions, up to the maximum, when premiums are paid with after-tax dollars.

The applicant can apply for 133% of the employee and employer contributions, up to the



maximum, when premiums are paid with pre-tax dollars.

If the client is already over-insured under the usual I&P limits, the benefit available under this program will be reduced by the amount of over-insurance.

Coverage will be coordinated with other existing disability retirement plans

RSDII is not available if the applicant has another IDI policy (MetLife or other carrier) with lifetime coverage. See page 7-26 for additional RSDII underwriting rules.

### ***Qualified Retirement Plans***

- 401(k)<sup>1</sup> and 403(b) Plans
- Profit Sharing Plans
- Simplified Employee Pensions (SEPs)
- Keogh Plans
- Employee Stock Ownership Plans (ESOPs)
- IRAs and Roth IRAs
- SIMPLE Plans
- SARSEP Plans
- Certain Non-qualified Deferred Compensation Arrangements (considered on a case-by-case basis)

### ***Plans NOT eligible***

- Defined Benefit Plans
- Deferred Stock Option Plans
- Federal Employee Retirement System (FERS)
- Public Employee Retirement System (PERS)
- State Teachers Retirement System (STRS)
- Supplemental Employee Retirement Plans (SERPs)
- Any Retirement Plan with Waiver of Premium

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<sup>1</sup> Fully underwritten multilife is not available if the underlying retirement plan is a 401(k) plan.

**DEFINITIONS**

The definition of the base policy provisions and optional riders are the same as Omni Advantage and Omni Essential.

## SELECT & ESSENTIAL FULLY UNDERWRITTEN MULTILIFE

### RENEWAL PROVISIONS

#### ***SELECT***

**Noncancelable and guaranteed renewable to age 65 or for five policy years if later. No change in premium rates.**

This means that the insured has the right to continue the policy until age 65. As long as premiums are paid on time, MetLife cannot change the policy or its premium rate until the first premium due date on or after the insured's 65th birthday (or fifth policy anniversary if later).

#### ***ESSENTIAL***

**Guaranteed renewable to age 65 or for five policy years if later. Premium rates are subject to change.**

The insured may renew the policy at the end of each term by paying the required premium on time.

The last renewal term will end on the first premium due date on or after the insured's 65th birthday (or fifth policy anniversary if later).

MetLife has the right to change the table of premium rates for this policy on a class basis.

## RETIREMENT SAVINGS DISABILITY INCOME INSURANCE

<b>OMNI SELECT &amp; ESSENTIAL</b> (Fully Underwritten Multilife)	<b>6S/6A</b>	<b>5A</b>	<b>5S/5I 4A</b>	<b>4M/ 3A</b>
Issue Ages 18-59 <sup>1</sup>	✓	✓	✓	✓
Elimination Periods 180, 365 Days	✓	✓	✓	✓
Benefit Periods 5 Years and To Age 65	✓	✓	✓	✓
<b>Select Only</b> Noncancelable To Age 65	✓	✓	✓	✓
Guaranteed Renewable To Age 65	✓	✓	✓	✓
Conditionally Renewable After Age 65	✓	✓	✓	✓
Standard Definition of Total Disability: Own Occ for Benefit Period	✓	✓	✓	✓
Presumptive Total Disability Rider <sup>2</sup>	✓	✓	✓	✓
3-Month Extension of Benefits on Death	✓	✓	✓	✓
Suspension During Military Service	✓	✓	✓	✓
Suspension During Unemployment	✓	✓	✓	✓
Tail-End Waiver of Premium	✓	✓	✓	✓
Transplant Surgery Provision	✓	✓	✓	✓
Rehabilitation Benefit	✓	✓	✓	✓
Waiver of Premiums	✓	✓	✓	✓
Non-Smoker Rates	✓	✓	✓	✓
Unisex Rates	✓	✓	✓	✓

<sup>1</sup> Omni Select & Essential can be sold to individuals with an issue age beyond 59 in some MultiLife scenarios. Please contact IDI's Resource Line for more information.

<sup>2</sup> The Presumptive Total Disability Rider is always added to a Fully Underwritten Omni Select or Essential policy when the applicant is not declined by underwriting.

## RETIREMENT SAVINGS DISABILITY INCOME INSURANCE

<b>OMNI SELECT &amp; ESSENTIAL</b>				
(Fully Underwritten Multilife)	<b>6S/6A</b>	<b>5A</b>	<b>5S/5I 4A</b>	<b>4M/ 3A</b>
Cost of Living Adjustment Provisions-Issue Ages 18-59:				
COLA 3% (Simple)	✓	✓	✓	✓
COLA 1%-7% (Compounded)	✓	✓	✓	✓
Guaranteed Insurability (GI) <sup>1</sup>				
Issue Ages 18-45	✓	✓	✓	✓

Please see the product descriptions following this grid and Underwriting Special Requirements (Section 7) for guidelines based on occupational class, product features, state of issue and age of applicant.

<sup>1</sup> The Guaranteed Insurability Rider unit of increase is between \$200/mo and \$300/mo in increments of \$50.

### ***SELECT & ESSENTIAL***

**Renewal privilege after age 65 or for five policy years if later, with limited benefit period.**

**Premium rates are subject to change.**

This means that the policy is conditionally renewable. If the insured is gainfully employed for at least 30 hours per week as of the first premium due date on or after his/her 65th birthday, or the fifth policy anniversary if later, the insured may continue coverage under the policy, with a limited benefit period, as long as the insured remains so employed and the premium is paid on time. The maximum benefit period is 24 months for total disability starting before the insured's 75th birthday, and 12 months for total disability starting on or after the insured's 75th birthday. Any optional benefits attached to the policy cannot be renewed beyond age 65, or for five policy years if later. This renewal privilege after age 65, or for five policy years if later may be exercised only while the policy is in force and the insured is not disabled.

### **DEFINITIONS**

The definition of the base policy provisions and optional riders are the same as Omni Select and Omni Essential for Fully Underwritten MultiLife.

### ELIGIBILITY

The Fully Underwritten MultiLife program offers unisex rates and discounts ranging from 10-20%. To be eligible for the Fully Underwritten MultiLife program, groups of 3 or more lives must meet the following criteria:

- Occupational classes 3A<sup>1</sup> to 6S
- Ages 18 to 59<sup>2</sup>
- W-2 employees only
- Not available if the underlying retirement plan is a 401(k) plan

### DISCOUNTS

Fully Underwritten MultiLife discounts are determined by who pays the premium and by occupational class:

- 15% discounts with unisex rates are offered to 3A-6S occupational classes when the employee pays the premium on the policy – each policy receives a 15% discount<sup>3</sup>.
- 20% discounts with unisex rates are offered to 3A-6S occupational classes when the employer pays the premium on the policy – each policy receives a 20% discount<sup>3</sup>.

<sup>1</sup> 2A occupational classes will be considered for eligibility on a case by case basis.

<sup>2</sup> Applicants beyond age 59 may be eligible in certain MultiLife scenarios. Please contact IDI's Resource Line for details

<sup>3</sup> If a business owner is included in an employer paid Fully Underwritten MultiLife group, only an owner with a business classified as a C-corp is eligible for the employer paid 20% discount. All other types of business owners (S-corp, Partnership, Sole-proprietor, LLC, PC, PA, LLP) included in an employer paid MultiLife group are eligible for the 15% discount. All owners, regardless of the business classification, are eligible for employer paid Issue and Participation Limits, when included as part of an employer paid group.

If the employer pays at least 50% of the premium, the group will be considered employer paid.

### PHYSICIAN GROUPS AND MULTILIFE

A 10% discount with unisex rates is available to both employee and employer paid physician groups that meet the following requirements:

- Small medical practices, which generally include no more than 10-15 physicians
- A minimum of 3 eligible lives (physicians)
- Ages 18-59
- Any 3A or 4A occupational class included in a Fully Underwritten physicians group MultiLife program is also limited to the 10% discount with unisex rates.
- Any 5A or 6A occupational class included in a Fully Underwritten physicians group MultiLife program remains eligible for a 15% or 20% discount, based on the premium payer.



## RETIREMENT SAVINGS DISABILITY INCOME INSURANCE

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- Dental groups and other medical professionals that are not considered physicians are not eligible for MultiLife discounts or unisex rates, and must apply for the 5% list bill discount with sex distinct rates.

DISCOUNT	OCC CLASS	LIMITS	REQUIREMENTS
Unisex 20%	6S-3A	For EEs and C-Corp owners: ER Pay I & P Limits <hr/> For S-Corp Owners and Partners: EE Pay I & P Limits	If the Employer pays at least 50% of the premium on the policy for the employees
Unisex 15%	6S-3A	EE Pay I & P Limits	If the Employee pays the premium on the policy
Unisex 10%	5S, 5I, 4M	Physicians	Physician Groups
	4A-3A	Employees of Physicians	Whether Employer Pay or Employee Pay
Sex Distinct 5%	4M, 5I & 5D	Dental Groups	List bill discount for Dentist groups and Occ Classes A & B
	2A, A & B	N/A	

## FULLY UNDERWRITTEN MULTILIFE ILLUSTRATIONS

Fully Underwritten MultiLife illustrations may be run using the MetWINS illustration software or by submitting a MultiLife census and quote request form to IDI's Resource Line, or appropriate Employee Benefit Sales Office. These forms are available through IDI's Resource Line at **1-800-929-1492**, or the Employee Benefit Sales Office.

## SUBMISSION FORMS

All submission forms are available on eForms or from IDI's Resource Line at 1-800-929-1492. When submitting a Fully Underwritten MultiLife case, please provide:

### ***For Employee Paid Cases***

- All medical requirements
- A fully completed state specific long form application for each applicant
- A census that includes the employee's name, age, job title or occupational class, state of residence and zip code, income (base and incentive comp), retirement plan contribution amount, employer match (if any) and smoker status.
- A fully completed RSDII Supplemental Application
- A signed Trust Agreement
- A signed RSDII Disclosure Statement

- Any State required HIPAA, Outline of Coverage, HIV and Replacement notice forms
- The Employer's Agreement form

### ***For Employer Paid Cases***

- All financial and medical requirements
- A fully completed state specific application for each applicant
- A census, if it was not submitted when the illustration was generated which includes retirement plan contribution amounts and employer match (if any)
- A fully completed RSDII Supplemental Application
- A signed Trust Agreement
- A signed RSDII Disclosure Statement
- Any state required HIPAA, Outline of Coverage, HIV and Replacement notice forms
- The Employer's Agreement form and the employee's Request for Payroll Deduction Program form

### **Payment Modes and Billing**

All premium modes are available in the Fully Underwritten MultiLife program, including:

- Annual
- Semi-Annual
- List Bill
- Automatic Monthly Draft (Check – O – Matic)

Initial premiums should be submitted with the enrollment material and applications. In establishing billing arrangements all participants in the MultiLife group should have the same payment mode with a common effective date of the first of a month. Any subsequent additions to existing MultiLife groups should also be set up with a first of the month effective date.

# PRIORITY PLUS 6A, 5A, 5S, 5I, 4A, 4M, 3A, 2A

## PURPOSE/MARKET

This annually renewable product provides affordability, simplicity and convertibility and is primarily intended for the business owner, semi-professional and professional classes.

Designed as a ***"no frills"*** product, this policy enables a client with a restricted budget to purchase the amount of coverage he/she requires while excluding the costly enhancements of a traditional noncancelable guaranteed renewable policy.

An important provision of this policy is the policyholder's Conversion Privilege through age 60 to a level premium policy, enabling him/her to avoid the annually increasing premium structure.

## PRIORITY PLUS

<b>PRIORITY PLUS</b>	<b>6A/5A 5S</b>	<b>5I</b>	<b>4A/ 4M</b>	<b>3A</b>	<b>2A</b>
Issue Ages 18-50	✓	✓	✓	✓	✓
Elimination Periods: 60, 90, 180, 365, 730 Days	✓	✓	✓	✓	✓
Benefit Periods: 2 Years, 5 Years, To Age 65	✓	✓	✓	✓	✓
Annually Renewable/Guaranteed Renewable to Age 65	✓	✓	✓	✓	✓
Conversion Privilege through age 60 to Level Premium DI policy	✓	✓	✓	✓	✓
Definition of Total Disability: Own Occupation To Age 65 5 Years	✓	✓	✓	✓	✓
Presumptive Total Disability	✓	✓	✓	✓	✓
Transplant Surgery Provision	✓	✓	✓	✓	✓
Rehabilitation Benefit	✓	✓	✓	✓	✓
Waiver of Premium	✓	✓	✓	✓	✓
Recurrent Disability	✓	✓	✓	✓	✓
Non-Smoker Rates	✓	✓	✓	✓	✓
Sex-Distinct Rates	✓	✓	✓	✓	✓

Please see the product descriptions following this grid and Underwriting Special Requirements (Section 7) for guidelines based on occupational class, product features, state of issue and age of applicant.

For the Priority Plus, Mortgage Comp, Buy-Sell and Expense Plus products:  
Any Occupation listed in this guide as 5S or 5I will be considered a 5A  
Occupational Class. Any Occupation listed in this guide as 4M will be considered  
a 4A Occupational Class.

<b>PRIORITY PLUS RIDERS</b>					
	<b>6A/5A 5S</b>	<b>5I</b>	<b>4A 4M</b>	<b>3A</b>	<b>2A</b>
Residual Disability (R/DI)	✓	✓	✓	✓	✓
Supplemental Monthly Benefit (SMB)	✓	✓	✓	✓	✓
Social Insurance Substitute Benefit (SIS)	✓	✓	✓	✓	✓

Please see the product descriptions following this grid and Underwriting Special Requirements (Section 7) for guidelines based on occupational class, product features, state of issue and age of applicant.

For the Priority Plus, Mortgage Comp, Buy-Sell and Expense Plus products:  
Any Occupation listed in this guide as 5S or 5I will be considered a 5A Occupational Class. Any Occupation listed in this guide as 4M will be considered a 4A Occupational Class.

## RENEWABILITY

***Guaranteed Renewable to Age 65.***

***Premium rates are subject to change each year.***

The insured may renew this policy at the end of each term by paying the required premium on time. The last renewal term will end on the first premium due date on or after the insured's 65th birthday. Premium rates will change, according to the table of premium rates, as of each policy anniversary. MetLife has the right to change the table of premium rates for this policy on a class basis.

***Conversion Privilege through Age 60.***

The insured will be able to exchange this policy for a level premium disability income policy with the same monthly benefit for total disability as this policy's. Premiums will be based on the attained age, sex and tobacco use of the insured, at the time of the conversion. The new policy will have a maximum benefit period equal to or shorter than this policy's, and with the same or a longer elimination period than this policy's.



# DEFINITIONS

*(May vary by state)*

## **TOTAL DISABILITY**

During the “regular occupation period,” total disability means that due to injury or sickness, the insured is:

- 1.** not able to perform the material and substantial duties of his/her regular occupation (the regular occupation is the insured’s usual work when disability starts); and
- 2.** not gainfully employed.

After the “regular occupation period”, the insured must be unable to engage in any occupation for which he or she is, or becomes, reasonably fitted by education, training or experience.

Both during and after the “regular occupation period”, the insured must be receiving care by a physician which is appropriate for the condition causing the disability, unless the physician provides certification acceptable to MetLife that continued care would be of no benefit.

The standard regular occupation period is the length of the maximum benefit period for classes 6A, 5A and 4A, and 5 years following the elimination period for classes 3A and 2A.

## **PRESUMPTIVE TOTAL DISABILITY**

The insured is presumed totally and permanently disabled if an injury or sickness causes the total and permanent loss to the insured of:

- 1.** The use of both hands, or both feet or one hand and one foot; or
- 2.** The sight of both eyes; or

3. Speech; or
4. Hearing in both ears.

In such cases, MetLife will consider the insured to be totally disabled even if the insured is able to work and is not receiving medical care by a physician, and the elimination period will be waived.

Presumptive total disability payments will be payable for the benefit period of the contract.

### **TRANSPLANT SURGERY**

If the insured is totally disabled because of surgery that was performed at least 6 months after the policy's date of issue, to transplant part of the insured's body to someone else, MetLife will consider the insured to be totally disabled due to sickness.

### **REHABILITATION**

While the insured is receiving total disability benefits, MetLife will consider participating in an occupational rehabilitation program aimed at helping the insured to return to gainful employment. The program may be at the request of either the insured or MetLife. MetLife will continue to pay benefits to the insured based on mutually agreeable terms.

### **WAIVER OF PREMIUM**

After the insured has been disabled for a continuous period of 90 days, MetLife will waive any premium that becomes due while the insured remains disabled. The policy and its benefits will continue as if the premium had been paid.

MetLife will also refund any premium that became due during the first 90 days of disability, and the pro rata

portion of any previously paid premium applicable to that period.

The premium waived will be based on the frequency of payment in effect on the date disability starts.

### **RECURRENT DISABILITY**

If the insured becomes disabled within 6 months of the end of a prior period of disability for which benefits were paid, and which is due to the same or a related cause, we will deem it a recurrent disability, i.e., a continuation of the prior disability, and the insured will not have to satisfy a new elimination period. However, the recurrent disability is subject to the maximum benefit period that started with the preceding period of disability.

Otherwise, we will treat the disability as a new disability, subject to a new elimination period.

### **ADDITIONAL MONTHLY INDEMNITY**

The Additional Monthly Indemnity (AMI) can be used to include two elimination and benefit periods on a single policy. It allows for coordination with short-term disability benefits, using different elimination and benefit periods. For example, one benefit amount may start after 90 days of disability with a maximum benefit period of 2 years and the other benefit amount may start after 730 days of disability with a maximum benefit period to age 65. This will allow coordination with short-term disability benefits. Likewise, the AMI may also be used to lower the premium by allowing some of the benefit amounts to start after 90 days of disability and the balance after a longer elimination period.

## OPTIONAL BENEFITS

### MONTHLY BENEFIT FOR RESIDUAL DISABILITY

While the insured is residually disabled, MetLife will pay a monthly benefit for residual disability, provided the residual disability follows a total disability, due to the same or related cause, that lasted for the lesser of the elimination period or 90 days.

This benefit is equal to the percentage reduction in earnings multiplied by the monthly benefit for total disability.

#### ***RESIDUAL DISABILITY***

Residual disability means that because of injury or sickness:

- 1.** The insured's current earnings are reduced to 80% or less of his/her prior earnings; if earnings are reduced to 20% or less, the insured will receive 100% of the Monthly Benefit for Total Disability.
- 2.** The insured is receiving care by a physician which is appropriate for the condition causing the disability; and
- 3.** The insured is not able to perform all the material and substantial duties of his/her regular occupation but (a) is performing one or more such duties; or (b) is engaged in another occupation.

Residual disability benefits will be paid to the earliest of:

1. the date the insured is no longer residually disabled;
2. the date the maximum benefit period is reached for a continuous period of disability;
3. if the insured is age 59 or older when total disability started, the date 24 months of residual disability benefits have been paid; or
4. the first premium due date on or after the insured's 65th birthday.

For a disability that started after the premium due date on or after the insured's 63rd birthday, up to 2 years of benefits are payable.

### ***Earnings***

Earnings means compensation (according to generally accepted accounting standards) for the services performed by the insured. It includes salary, fees, commissions, bonuses and other payment for services rendered — after deduction of normal and customary unreimbursed business expenses, but before deduction of any income taxes.

Earnings do **not** include:

1. Income from dividends, interest, rent, royalties, annuities or investments; or
2. Income from deferred compensation plans, formal sick pay benefits, disability income policies, or retirement plans; or
3. Any other forms of unearned income not derived from the insured's job activities.

***Prior Earnings***

Prior earnings means the greater of:

1. the insured's average monthly earnings for the 12 months just prior to when disability started; or
2. the insured's highest average monthly earnings for any 2 successive calendar years during the 5-year period just prior to the start of disability.

***Residual Disability Rider For Persons Paid by Commission***

Individuals paid by commission may only apply for the Residual Disability Rider if they meet the following guidelines:

- Occupational classes 2A to 6A
- 3 years experience in the same occupation
- Two years of tax returns will be required.

**SUPPLEMENTAL MONTHLY BENEFIT  
(SMB RIDER)**

This rider pays a monthly benefit for up to one year (less the elimination period) after the date total disability begins. The benefits provided by the SMB Rider are not payable during residual disability.

**SOCIAL INSURANCE SUBSTITUTE BENEFIT  
(SIS RIDER)**

This added monthly benefit will be paid after a 365-day elimination period if the insured is continuously totally disabled, the policy benefit for total disability is payable, and if legislated benefits for which the insured may be eligible, such as Social Security, Workers' Compensation and occupational disease, are not payable for such disability. This rider will end on the earliest of: the date the policy benefit ends, or the premium due date on or after the insured's 65th birthday for disability starting before age 61<sup>1</sup>.

*See page 7-35, State Cash Sickness Benefits, for restrictions by state.*

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<sup>1</sup>For disability starting between age 61 and 65 the benefit period is 48-24 months.

# EXCLUSIONS AND LIMITATIONS

## PREEXISTING CONDITIONS LIMITATION

*(Subject to State variation)*

MetLife will not pay benefits for a disability that starts during the first 2 years after the date of issue if it was due to a preexisting condition. A preexisting condition means a sickness or injury for which, in the 5 years prior to the effective date, medical advice, treatment or care was contemplated, recommended by or received from a physician; or symptoms existed that would cause an ordinarily prudent person to seek diagnosis, care or treatment. This limitation does not apply to any condition which was disclosed, and which was not misrepresented, in the application for the policy and was not excluded by name or specific description.

## GENERAL EXCLUSIONS

*(Subject to State variation)*

MetLife will not pay benefits for a disability:

1. Due to act of war, whether declared or undeclared;
2. Due to pregnancy or childbirth, but MetLife will cover disability due to complications of pregnancy as defined in the policy;
3. Due to any loss MetLife has excluded by name or specific description;
4. Due to the insured's committing, or attempting to commit, a felony; or
5. Existing while the insured is confined in a municipal, state or federal prison.



# MORTGAGE COMP 6A, 5A, 5S, 5I, 4A, 4M, 3A, 2A, A

## PURPOSE/MARKET

Mortgage Comp is a disability income insurance policy designed to help protect one of your client's most valuable assets — his/her home — in the event of a disability.

Mortgage Comp is an affordable and flexible policy that can help decrease the risk of a family losing its home as a result of disability.

*(Not available in CA, DC, IA, MT, NJ, PA or PR. In New York and Minnesota, a mortgage is not required and benefits are based on earned income.)*

## MORTGAGE COMP

### MORTGAGE COMP BASE FEATURES

	6A/5A/ 5S	5I	4A/ 4M	3A	2A	A
Issue Ages 20–55	✓	✓	✓	✓	✓	✓
Elimination Periods						
60, 90 and 180 Days	✓	✓	✓	✓	✓	✓
Terms Available:						
15, 20, 30 Years	✓	✓	✓	✓	✓	
10 Years	✓	✓	✓	✓	✓	✓
(Issue Age + term must be less than or equal to 65)						
Guaranteed Renewable						
to End of Term	✓	✓	✓	✓	✓	✓
Definition of Total Disability:						
Own Occupation						
for 5 Years	✓	✓	✓	✓		
for 2 Years					✓	✓
Insurability Guarantee	✓	✓	✓	✓	✓	✓
Extension of Benefits						
at Death	✓	✓	✓	✓	✓	✓
Continuation of						
Coverage	✓	✓	✓	✓	✓	✓
Waiver of Premium	✓	✓	✓	✓	✓	✓
Recurrent Disability	✓	✓	✓	✓	✓	✓

Please use the product descriptions following this grid and Underwriting Special Requirements (Section 7) for guidelines based on occupational class, product features, state of issue and age of applicant.

For the Priority Plus, Mortgage Comp, Buy-Sell and Expense Plus products: Any Occupation listed in this guide as 5S or 5I will be considered a 5A Occupational Class. Any Occupation listed in this guide as 4M will be considered a 4A Occupational Class.

MORTGAGE COMP BASE FEATURES						
	6A/5A/ 5S	5I	4A/ 4M	3A	2A	A
New Home Discount (Not available in NY, MN)	✓	✓	✓	✓	✓	✓
Non-Smoker Rates	✓	✓	✓	✓	✓	✓
Rates:						
Sex-Distinct				✓	✓	✓
Unisex	✓	✓	✓			

Please use the product descriptions following this grid and Underwriting Special Requirements (Section 7) for guidelines based on occupational class, product features, state of issue and age of applicant.

For the Priority Plus, Mortgage Comp, Buy-Sell and Expense Plus products: Any Occupation listed in this guide as 5S or 5I will be considered a 5A Occupational Class. Any Occupation listed in this guide as 4M will be considered a 4A Occupational Class.

**GUARANTEED RENEWABLE**

The policy is guaranteed renewable for the term of the policy (to age 65 or the expiry date if earlier). MetLife has the right to change the table of premium rates for the policy but only if it does so for all policies of the same class.

# DEFINITIONS

*(May vary by state)*

## **TOTAL DISABILITY**

During the “regular occupation period,” total disability means that due to injury or sickness, the insured is:

- 1.** not able to perform the material and substantial duties of his/her regular occupation (the regular occupation is the insured’s usual work when disability starts); and
- 2.** not gainfully employed.

After the regular occupation period, the insured must be unable to engage in any occupation for which he or she is, or becomes, reasonably fitted by education, training or experience.

Both during and after the regular occupation period, the insured must be receiving care by a physician which is appropriate for the condition causing the disability, unless the physician provides certification acceptable to MetLife that continued care would be of no benefit.

## **OPTION TO INCREASE MONTHLY BENEFIT FOR TOTAL DISABILITY**

At the fifth policy anniversary, the insured will be eligible to increase his/her monthly benefit, regardless of the insured’s health or income level, subject to the following:

1. The increase may be up to 50% of the original benefit.
2. The insured must be under age 50 at issue and not totally disabled at the time the increase is to take effect.
3. The increased total monthly benefit may not exceed the monthly mortgage payment (principal, interest and real estate tax) on the option date. In New York and Minnesota the increased total monthly benefit may not be more than MetLife would issue based on our financial underwriting guidelines and our issue limits for the income of the individual as of the option date.

Premiums will increase starting on the option date.

### **EXTENSION OF BENEFITS ON DEATH**

Should the insured die while collecting disability benefits, monthly payments to the beneficiary will be made for three additional months or until benefits would otherwise end, if earlier.

### **CONTINUATION OF COVERAGE**

Should the mortgage be paid off prematurely, the insured may keep the coverage in force for the duration of his/her policy term by continuing to pay the premium.

## **WAIVER OF PREMIUM**

After the insured has been totally disabled for a period of 90 consecutive days, MetLife will waive any premium that becomes due while the insured remains totally disabled. The policy and its benefits will continue as if the premium had been paid.

## **RECURRENT DISABILITY**

If the insured becomes disabled within 6 months of the end of a prior period of disability for which benefits were paid, due to the same or a related cause, we will deem it a recurrent disability, i.e., a continuation of the prior disability, and the insured will not have to satisfy a new elimination period. However, if a disability is deemed a recurrent disability, it is subject to the maximum benefit period that started with the preceding period of disability.

Otherwise, we will treat the disability as a new disability, subject to a new elimination period.

## **PREMIUM DISCOUNT**

*(Not available in NY or MN)*

If the insured's home was purchased within the past 3 years, the premium will be discounted by 15%.

## EXCLUSIONS AND LIMITATIONS

### PREEXISTING CONDITIONS LIMITATION

*(Subject to State variation)*

MetLife will not pay benefits for a disability that starts during the first 2 years after the date of issue if it was due to a preexisting condition. A preexisting condition means a sickness or injury for which, in the 5 years prior to the effective date, medical advice, treatment or care was contemplated, recommended by or received from a physician; or symptoms existed that would cause an ordinarily prudent person to seek diagnosis, care or treatment.

### GENERAL EXCLUSIONS

*(Subject to State variation)*

MetLife will not pay benefits for a disability due to:

1. Act of war, whether declared or undeclared;
2. Normal pregnancy or childbirth, but MetLife will cover disability due to complications of pregnancy as defined in the policy;
3. Any loss MetLife has excluded by name or specific description; or
4. Self-inflicted injury or destruction, while sane or insane.



## BUSINESS PRODUCTS



### **BUY SELL 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A, B**

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### **Expense Plus 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A, B**

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# BUY SELL BUSINESS PROTECTOR 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A, B

## PURPOSE/MARKET

The ***Buy-Sell Business Protector*** helps fulfill the need of business owners to protect their business in the case of a long-term disability of one of the owners. The Buy-Sell product will help provide funding for nondisabled owners to buy the ownership interest of the disabled owner.

## RENEWABILITY

***Conditionally renewable to age 65 with premiums guaranteed.*** As long as premiums are paid on time, MetLife cannot change the premium rate. The policy may be continued until the earliest of:

- 1.** The first premium due date on or after the insured's 65th birthday;
- 2.** The date the insured is no longer actively employed by the business for any reason other than total disability; or no longer has an ownership interest in the business;
- 3.** The date the buy-out benefit under the policy is payable; and
- 4.** The date one person's ownership interest in the business exceeds 90%.

## BUY-SELL BUSINESS PROTECTOR

BUY-SELL BASE FEATURES	6A/5A	5D/4A/	3A	2A	A	B
	5S	5I 4M				
Issue Ages 18-59	✓	✓	✓	✓	✓	✓
Elimination Periods 365, 547, 730 Days	✓	✓	✓	✓	✓	✓
Pay Out Methods: Lump Sum, Monthly and Down Payment	✓	✓	✓	✓	✓	✓
Conditionally Renewable to Age 65 with Premiums Guaranteed	✓	✓	✓	✓	✓	✓
Standard Definition of Total Disability	✓	✓	✓	✓	✓	✓
Professional Fee Reimbursement	✓	✓	✓	✓	✓	✓
Waiver of Premium	✓	✓	✓	✓	✓	✓
Transfer of Coverage	✓	✓	✓	✓	✓	✓
Change of Ownership	✓	✓	✓	✓	✓	✓
Non-Smoker Rates	✓	✓	✓	✓	✓	✓
Sex-Distinct Rates	✓	✓	✓	✓	✓	✓

Please see the product descriptions following this grid and Underwriting Special Requirements (Section 7) for guidelines based on occupational class, product features, state of issue and age of applicant. Any occupation listed in this guide as 5I or 5S will be a 5A, and as 4M will be 4A for products Expense Plus, Priority Plus and Mortgage Comp.

BUY-SELL RIDER	6A/5A	5D/	4A/	3A	2A	A	B
	5S	5I	4M				
Guaranteed Insurability (GI) Issue Ages 18-49	✓	✓	✓	✓	✓	✓	✓

Please see the product descriptions following this grid and Underwriting Special Requirements (Section 7) for guidelines based on occupational class, product features, state of issue and age of applicant. Any occupation listed in this guide as 5I or 5S will be a 5A, and as 4M will be 4A for products Expense Plus, Priority Plus and Mortgage Comp.

## **DEFINITIONS**

### **ACTIVELY EMPLOYED**

Spending at least 30 hours a week performing occupational duties for the business for at least 9 of the last 12 months.

### **BUSINESS**

The entity named on the Policy Schedule page, and in which the insured has an ownership interest and is actively employed. This term shall also include a successor business organization if: (1) the insured continues to be actively employed and has an ownership interest in the successor business organization; and (2) MetLife is provided written proof of (1) that is satisfactory to MetLife.

### **FAIR MARKET VALUE**

The policy owner's share of the value, as of the date the insured becomes totally disabled, of the insured's ownership interest in the business. This value must be determined by an independent certified public accountant.

### **PURCHASE PRICE**

The amount the policy owner is obligated, pursuant to the terms of the Buy-Sell Agreement, to pay the insured for his/her ownership interest in the business if the insured becomes totally disabled.

### **BENEFIT PAYMENT OPTIONS**

When applying for a Buy-Sell policy, the policy owner (and the insured) must choose a method for receiving benefits. The available options are:

**Lump Sum Benefit**—Pay out will be made in one payment.

**Monthly Installment Benefit**—The benefit will be paid for the duration of the installment period.

**Down Payment**—This method is a combination of the Lump Sum Benefit Payment Method and the Monthly Installment Benefit Payment Method.

The Monthly Installment Benefit portion is determined by dividing the Buy-Out Benefit, reduced by any Lump Sum Benefit payment, by the number of months in the installment period.

- The Lump Sum Benefit will be payable as a Lump Sum.
- The Monthly Installment Benefit will be payable during the installment period.

## TOTAL DISABILITY

**Total disability** or **totally disabled** means that, due solely to impairment caused by injury or sickness, the insured is:

1. Prevented from performing the material and substantial duties of his/her regular occupation;
2. Not performing any work for the business; and
3. Receiving appropriate care from a physician who is appropriate to treat the condition causing the impairment.

### BUY-OUT BENEFIT

If the insured has been totally disabled through the end of the elimination period, MetLife will pay the policy owner the buy-out benefit. The buy-out benefit will be the least of:

1. The maximum buy-out benefit as shown in the policy;
2. The fair market value; or
3. The purchase price.

The buy-out benefit will be paid if, at the time the insured becomes totally disabled, the following conditions have been satisfied:

1. The insured has an ownership interest in the business;
2. The insured is actively employed by the business; and
3. The policy is in force.

The buy-out benefit will be paid only if there is a valid Buy-Sell Agreement in effect at the end of the Elimination Period<sup>1</sup>, under which the policy owner is required to purchase the insured's ownership interest.

### RECURRENT DISABILITY

If, after the end of a period of total disability, the insured becomes totally disabled again, the later period of total disability will be deemed a recurrent disability, which is a continuation of the preceding period of total disability, unless:

1. The later period of total disability is due to a different or unrelated cause; or



2. The later period of total disability occurs more than 12 months after the end of the prior period of total disability.

If either 1 or 2 applies, the later period of total disability will be deemed a new period of total disability, for which a new elimination period must be satisfied.

If the later period of total disability is deemed a recurrent disability, MetLife will consider it a continuation of the preceding period of total disability for the purpose of satisfying the elimination period.

### **CONCURRENT DISABILITY**

If a total disability is caused by more than one injury or sickness, whether related or unrelated, that overlap for any time during a continuous period of total disability, MetLife will treat it as if the total disability was caused by one injury or sickness for the purpose of satisfying the elimination period.

### **PROFESSIONAL FEE REIMBURSEMENT**

MetLife will reimburse the policy owner up to a maximum of \$3,000 for legal and/or accounting fees associated with the purchase of the insured's ownership interest. This benefit will be paid in addition to the buy-out benefit.

### **WAIVER OF PREMIUM**

After the insured has been totally disabled for a continuous period of total disability lasting 90 days, MetLife will waive any premiums that

become due while the insured remains totally disabled. The policy and its benefits will continue as if the premium had been paid. MetLife will also refund any premium(s) that became due and were paid during the first 90 days of the continuous period of total disability.

### TRANSFER OF COVERAGE

If, after the policy has been in force for at least 2 years, the policy terminates because the insured is no longer actively employed by the business, and the insured:

1. Is less than age 55;
2. Is not totally disabled; and
3. Is actively employed at least 30 hours a week by a new business entity,

then the insured has the right, without submitting evidence of medical insurability, to be insured under a similar policy with a new policy owner, provided:

1. A policy of this type can be issued by MetLife in the state where application is being made;
2. A formal written application by the insured and the new policy owner is received by MetLife within 90 days after this policy terminates; and
3. The underwriting requirements, other than medical underwriting requirements, which apply to new applications for this type of coverage are met.

The new policy will be issued:

- 1.** With a maximum buy-out benefit not more than the maximum buy-out benefit for the policy;
- 2.** With an elimination period not less than the elimination period for the policy;
- 3.** With the same exclusions for disease, avocation and medical conditions as the policy;
- 4.** With a similar risk classification to the policy including, but not limited to, any substandard premium classifications;
- 5.** Based on the premium rates in effect for the new policy at the time the new policy is applied for;
- 6.** Based on the insured's age on the effective date of the new policy;
- 7.** With coverage based on MetLife's published underwriting limits and all buy-sell type disability insurance coverage, in force or applied for, on the insured at the time the new policy is applied for; and
- 8.** Based on the value of the insured's ownership interest of the new business entity.

## **CHANGE OF OWNERSHIP**

The current owner may change the owner of the policy by written notice to MetLife signed by the current owner and the new owner. The change will be subject to MetLife's underwriting rules, at the time of change, with regard to policy ownership. No change is binding on MetLife until it is approved by MetLife and is recorded at its office. Once recorded, the change binds MetLife as of the date the current owner and the new owner signed it. The change will be without prejudice to MetLife as to any payment MetLife makes or action MetLife takes before MetLife records the change. MetLife may require that the current owner send MetLife the policy to make the change. MetLife will not be responsible for the validity of any change of ownership. Once MetLife receives and records the change, the current owner's rights and the interest of any other person or entity will be subject to the change.

# BUY-SELL OPTIONAL BENEFIT

## GUARANTEED INSURABILITY

The guaranteed insurability benefit rider allows the policy owner to increase the policy benefit, subject to only financial underwriting (no medical underwriting). On every other policy anniversary until age 51, the policy owner may apply for an amount equal to one unit of increase, or for a portion of that amount. If all or part of a unit of increase is not used as of any option date, the policy owner may carry it over and apply for it on the next anniversary date. In no instance may the policy owner apply for more than two units at one time. To use all, or part of a carried over unit of increase, the policy owner must also apply for all of the current unit of increase. The unit of increase will be equal to the lesser of: 25% of the original aggregate maximum benefit, or the maximum issue limit based on occupational class and elimination period minus the original aggregate maximum benefit. The increase applied for must be a minimum of \$200 for the maximum monthly installment benefit, and \$3,000 for the maximum lump sum benefit.

The maximum total guaranteed increase is the lesser of:

1. The number of options available by age, times unit of increase; or
2. The maximum issue limit based on occupational class, and elimination period; or
3. Two times the original aggregate maximum buy-out benefit.

## LIMITATIONS

Elimination Period	Total Pay-Out: Monthly Installment, Lump Sum and Down Payment. <sup>1</sup> 6A, 5A, 4A, 3A, 2A	Total Pay-Out: Monthly Installment, Lump Sum and Down Payment. A & B
365 Days	\$1,000,000	\$750,000
547 Days	\$1,500,000	\$1,125,000
730 Days	\$2,000,000 <sup>2</sup>	\$1,500,000

The minimum issue limit is \$15,000 maximum lump sum benefit and/or \$250 per month maximum monthly installment benefit.

Down payment method – elimination period for the lump sum benefit and monthly installment benefit must be the same

**Please note:** *The tax consequences of this product vary depending on the tax profile of the business owners. Neither MetLife nor its representatives may provide legal, accounting or tax advice. Your clients should consult with their advisors concerning their particular circumstances.*

### BUY-OUT BENEFIT REDUCTION AFTER AGE 60

The buy-out benefit payable under the policy will be reduced for a total disability that starts on or after the insured's 61st birthday.

The benefit amount determined under the buy-out benefit provision will be multiplied by the applicable factor obtained from the following table to determine the reduced amount MetLife will pay.

<sup>1</sup> Dentists and Doctors are limited to a maximum of \$1,500,000.

<sup>2</sup> Amounts up to \$2,500,000 MAY be considered for occupational Class 6A and 5A subject to prior underwriting approval. Consideration of these excess amounts may require additional medical and financial information.

insured's Age at the Start of Total Disability	Factor
60 or less	1.0
61	0.80
62	0.60
63	0.40
64 or 65 <sup>1</sup>	0.20

**INSURANCE WITH OTHER INSURERS<sup>2</sup>**

The benefit payable under this policy will be reduced if:

1. The insured is covered under other buy-sell type disability insurance policies; and
2. The total coverage provided by the policy and all other buy-sell type disability insurance policies on the insured exceeds the lesser of the fair market value or the purchase price.

The buy-out benefit under the policy will not be more than:

1. The lesser of the fair market value or the purchase price multiplied by
2. The buy-out benefit of the policy, divided by the total of:
  - a. The buy-out benefit of this policy; and
  - b. The benefits payable under all other buy-sell type disability insurance policies.

**Example:**

A small business owner owns a MetLife Buy-Sell policy for \$400,000 and other buy-sell insurance for \$300,000 insuring one of his partners. If at the time the insured becomes disabled, the fair market value (as defined in the policy) amount is \$500,000 and the purchase price (as defined in the policy) is \$700,000, what will the MetLife benefit be?

<sup>1</sup> But before the first premium due date on or after the insured's 65th birthday.

<sup>2</sup> Insurance with other insurers limitation is not applicable to GA, NJ, NY.

MetLife maximum buy-out benefit:	\$400,000
Fair market value:	\$500,000
Purchase price:	\$700,000
Other coverage:	\$300,000

The buy-out benefit will be calculated using the following formula:

$$\begin{array}{r} \textit{The lesser of:} \\ \textit{fair market} \\ \textit{value or purchase price} \end{array} \times \frac{\textit{The buy-out} \\ \textit{benefit of this} \\ \textit{policy}^1}{\textit{Buy-out benefits of all policies}}$$

**Calculation:**

$$\$500,000 \times \frac{\$400,000}{\$700,000} = \$285,714$$

MetLife will pay \$285,714.

Any benefit reduction pursuant to this provision will be made after the buy-out benefit reduction after age 60, if applicable.

### **PREMIUM REFUND**

Except as provided in the buy-out benefit reduction after age 60 provision, if MetLife pays benefits that are less than the maximum buy-out benefit, MetLife will refund a portion of the premiums paid during the 12 months prior to the date premiums are waived under the waiver of premium provision. The premium refund will be based on the amount that is the difference between the maximum buy-out benefit multiplied by the applicable factor in the buy-out benefit reduction after age 60 provision and the actual buy-out benefit that MetLife paid.

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**3-16** <sup>1</sup> The buy-out benefit is the least of maximum buy-out benefit, fair market value, or purchase price as defined in the MetLife policy.



# EXCLUSIONS

## PREEXISTING CONDITIONS EXCLUSION

*(May vary by state)*

MetLife will not pay benefits for a total disability that starts during the first 2 years after the effective date of this policy if it was due to a preexisting condition. A preexisting condition means a sickness or injury for which, in the 5 years prior to the effective date, medical advice, treatment or care was contemplated, recommended by or received from a physician; or symptoms existed that would cause an ordinarily prudent person to seek diagnosis, care or treatment. This exclusion does not apply to any condition that was disclosed, and that was not misrepresented, in the application for the policy and was not excluded by name or specific description.

## GENERAL EXCLUSIONS

MetLife will not pay benefits for a total disability:

1. Due to an act of war, whether declared or undeclared;
2. Due to any loss MetLife has excluded by name or specific description;
3. Due to the insured's committing, or attempting to commit, a felony;
4. Existing while the insured is legally incarcerated or detained, nor will this time count toward the completion of the elimination period; or
5. Caused by an intentionally self-inflicted injury.

# BUY-SELL REQUIREMENTS

Total Buy-Out Benefit Amount	Ages 18-40	Ages 41-50	Ages 51 and over
\$15,000-\$50,000	Non-Medical	Non-Medical	Non-Medical
\$50,001-\$100,000	Non-Medical	Non-Medical	Paramedical Full Blood Profile/HOS PHI
\$100,001-\$150,000	Non-Medical	Non-Medical	Paramedical Full Blood Profile/HOS PHI
\$150,001-and Greater	Paramedical Full Blood Profile/HOS PHI	Paramedical Full Blood Profile/HOS PHI	Paramedical Full Blood Profile/HOS PHI
CA and FL-All Amounts	Paramedical Full Blood Profile/HOS PHI	Paramedical Full Blood Profile/HOS PHI	Paramedical Full Blood Profile/HOS PHI

***Buy-Sell – Financial Documentation will be required for ALL Buy-Sell cases –***

1. Business entity must have been active and operational for at least 2 years (prior to the application date)
2. Each insured must have been active in the business for at least one year
3. Each insured must be active (as opposed to passive/silent) in the business at the time of application
4. Minimum net worth of the business entity must be at least \$50,000
5. Each insured must have an income of at least \$25,000

<b><i>Business Value at Risk (sum of all owners'/ proposed insured's value)</i></b>	
<b><i>Less than or equal to \$1 million</i></b>	<b><i>Greater than \$1 million</i></b>
The most recent year's Financial Statements*	Two (2) most recent years' Financial Statements

*\*Financial Statements are accountant prepared financial statements which include an accountant's statement/letter; Balance Sheet; Profit & Loss Statement, and Notes to the Financial Statement.*

For a personal services business where business value is based solely on an owner's income - in lieu of an accountant's Financial Statements, we will use - two (2) most recent years' personal and business tax returns (1040 with all schedules and 1120C, 1120S or Partnership tax returns as may be applicable)

We reserve the right to request other financial data as may be necessary to evaluate the business value and/or buy-sell risk.



# EXPENSE PLUS 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A, B

## PURPOSE/MARKET

Expense Plus provides a reimbursement of certain ongoing business overhead expenses as incurred.

## RENEWABILITY

***Noncancelable and guaranteed renewable to age 65. No change in premium rates.*** As long as premiums are paid on time, MetLife cannot change the policy or its premium rate until the first premium due date on or after the insured's 65th birthday.

***Conditionally renewable from age 65 to age 70. Premium rates are subject to change.*** If, as of the first premium due date on or after the insured's 65th birthday, the insured is actively and regularly employed full-time (at least 30 hours per week and at full pay) and is responsible for the expense of maintaining an office or business, the insured may continue the policy to the first premium due date on or after the insured's 70th birthday for as long as he/she remains so employed and responsible for such expenses. (Optional benefits will not be included.)

*Eligibility rules can be found on Page 32, Expense Plus.*

## EXPENSE PLUS

EXPENSE PLUS BASE FEATURES							
	6A/5A	5D/ 5S	4A/ 4M	3A	2A	A	B
Issue Ages 18-59	✓	✓	✓	✓	✓	✓	✓
Elimination Periods: 30, 60, 90 Days	✓	✓	✓	✓	✓	✓	✓
Benefit Periods: 12, 18, 24 Months	✓	✓	✓	✓	✓	✓	✓
Noncancelable, Guaranteed Renewable to Age 65	✓	✓	✓	✓	✓	✓	✓
Conditionally Renewable To Age 70	✓	✓	✓	✓	✓	✓	✓
Standard Definition of Total Disability- Own Occ for Benefit Period	✓	✓	✓	✓	✓	✓	✓
Presumptive Total Disability	✓	✓	✓	✓	✓	✓	✓
3-Month Extension of Benefits Provision	✓	✓	✓	✓	✓	✓	✓
Residual Disability Built In	✓	✓	✓	✓	✓	✓	✓
Salary of Replacement	✓	✓	✓	✓	✓	✓	✓
Waiver of Premium	✓	✓	✓	✓	✓	✓	✓
Recurrent Disability	✓	✓	✓	✓	✓	✓	✓
Exchange Privilege	✓	✓	✓	✓	✓	✓	✓
Non-Smoker Rates	✓	✓	✓	✓	✓	✓	✓

Please see the product descriptions following this grid and Underwriting Special Requirements (Section 7) for guidelines based on occupational class, product features, state of issue and age of applicant. Any occupation listed in this guide as 5I, 5D or 5S will be a 5A, and as 4M will be 4A for products Expense Plus, Priority Plus and Mortgage Comp.

**EXPENSE PLUS OPTIONAL BENEFITS**

	6A/5A	5D/ 5S	4A/ 4M	3A	2A	A	B
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## Guaranteed Insurability (GI)

Issue Ages 18–49	✓	✓	✓	✓	✓		
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Please see the product descriptions following this grid and Underwriting Special Requirements (Section 7) for guidelines based on occupational class, product features, state of issue and age of applicant. Any occupation listed in this guide as 5I, 5D or 5S will be a 5A, and as 4M will be 4A for products Expense Plus, Priority Plus and Mortgage Comp.

## DEFINITIONS

### TOTAL DISABILITY

Total disability means that due to injury or sickness, the insured is not able to perform the material and substantial duties of the insured's regular occupation (the regular occupation is the insured's usual work when disability starts).

The insured must be receiving care by a physician which is appropriate for the condition causing the disability, unless the physician provides certification acceptable to MetLife that continued care would be of no benefit.

### COVERED MONTHLY EXPENSE

The insured's share of those fixed expenses that are normal and customary in the operation of the insured's office or business, such as: rent, utilities, employees' wages, maintenance services, depreciation and property and liability insurance. It also includes taxes and mortgage interest paid on business premises owned by the insured and used in the insured's occupation, and any other interest on business debts.

Covered monthly expense does not include: salary, fees, drawing accounts or other remuneration for the insured, the insured's partner(s) or immediate family, any partner or member of the insured's profession, anyone sharing business expenses with the insured, or anyone hired to perform the insured's duties (*except as described in "Salary of Replacement" on page 28*); nor does it include income taxes, cost of



goods, cost of implements used by the insured in his/her occupation, payments on mortgage principal, or the principal of any other indebtedness.

### **MONTHLY BENEFIT FOR TOTAL DISABILITY**

A monthly benefit for total disability will be paid while the insured is totally disabled. The benefit paid will be an amount equal to the covered monthly expense actually incurred in the operation of the insured's office or business. If the insured shares those expenses, the benefit will cover only the insured's share, as determined by business records for the 6 months before the disability occurred. The maximum benefit MetLife will pay in any one month is the maximum covered monthly expense as shown in the policy; however, if the insured incurs less than the maximum covered expense in any one month, that unused amount of benefit will be applied to any covered expenses in later months (for up to 12 months) beyond the maximum benefit period.

The total disability benefit will start after the elimination period; however, the elimination period will be waived for presumptive total disability. MetLife will pay up to the monthly benefit for total disability while the insured remains totally disabled, but not beyond the maximum benefit period, unless that period is extended under the Extension of Benefits provision. For periods of less than a month, benefits will be prorated based on a 30-day month.

### **RESIDUAL DISABILITY**

Residual disability means that due solely to impairment caused by injury or sickness:

- 1.** The insured's gross monthly revenue is at least 20% less than the insured's prior gross monthly revenue;
- 2.** The insured is receiving appropriate care from a physician who is appropriate to treat the condition causing the impairment; and
- 3.** The insured is not totally disabled and is gainfully employed, but:
  - a.** prevented from performing one or more of the material and substantial duties of the insured's regular occupation; or
  - b.** performing the material and substantial duties of the insured's regular occupation, but is not able to perform them for more than 80% of the time normally required.

### **PRESUMPTIVE TOTAL DISABILITY**

The insured is presumed permanently totally disabled if an injury or sickness causes the complete, irrecoverable and irreparable loss to the insured of:

- 1.** The use of both hands, or both feet or one hand and one foot; or
- 2.** The sight of both eyes; or
- 3.** Speech; or
- 4.** Hearing in both ears.

In such cases, MetLife will consider the insured to be totally disabled even if the insured is able to work and is not receiving medical care by a physician; and the elimination period will be waived.

**EXTENSION OF BENEFITS**

During a continuous period of disability, if there is an unused amount of benefit remaining at the end of the maximum benefit period, the insured may continue to receive monthly benefits for disability.

During a continuous period of disability, payment of benefits for disability under this provision will end on the earliest of the date that:

- 1.** a total amount of benefits equal to the maximum covered monthly expense benefit, multiplied by the number of months in the maximum benefit period, has been paid; or
- 2.** benefits have been paid for 12 months beyond the maximum benefit period; or
- 3.** the insured is no longer disabled.

### **SALARY OF REPLACEMENT**

If, during a period of total disability, the insured or the business hires an individual to perform the insured's duties, that individual's salary (less the amount of gross income generated by that individual) will be considered to be a covered monthly expense for a period of 12 months, or, if earlier, the end of the maximum benefit period. See the Business Overhead Expense Protection specimen contract for conditions that apply.

### **WAIVER OF PREMIUM**

After the insured has been disabled for a continuous period of 90 days, MetLife will waive any premium that becomes due while the insured remains disabled. The policy and its benefits will continue as if the premium had been paid.

MetLife will also refund any premium that became due during the first 90 days of disability, and the pro rata portion of any previously paid premium applicable to that period.

The premium waived will be based on the frequency of payment in effect on the date disability starts.

## **RECURRENT DISABILITY**

If the insured becomes disabled within 6 months of the end of a prior period of disability for which benefits were paid, and is due to the same or a related cause, we will deem it a continuation of the prior disability and the insured will not have to satisfy a new elimination period. However, if a disability is deemed a recurrent disability, disability benefits are considered a continuation of the prior disability and subject to the maximum benefit period that started with the preceding period of disability.

Otherwise, we will treat the later period of disability as a new disability.

## **EXCHANGE PRIVILEGE**

This policy may be exchanged, at any time before the insured reaches age 60, at an attained age basis, for another MetLife disability income policy (other than a Business Overhead Expense Policy) as long as the Expense Plus policy is then in force and the insured is not disabled at the time. A written request from the insured is required.

The monthly benefit of the new policy will be the lesser of: \$2,000; the maximum monthly benefit for the Expense Plus policy; or the amount our underwriting rules then in effect would allow to new applicants. The new policy will have an elimination period of 180 days and a benefit period of not more than 2 years.

## OPTIONAL BENEFITS

### **GUARANTEED INSURABILITY BENEFIT (GI RIDER)**

*(Issue Ages 18 to 49)*

On every other policy anniversary to the insured's age 50 or 51, the insured may apply for an amount equal to one unit of increase, or for a part of that amount. The increase applied for must be a multiple of \$100.

If all or part of a unit of increase is not used as of any option date, the insured may carry it over and apply for it on the next option date. The insured may not carry it over past that next option date. In no event may the insured apply for more than 2 units of increase as of any option date. To use all or part of a carried-over unit of increase, the insured must also apply for all of the current unit of increase.

However, the insured's incurred expenses at that time must be sufficient for an increase based on our underwriting rules; and the total business overhead expense coverage from MetLife and other insurers after the increase cannot exceed the maximum coverage MetLife would then offer to new applicants in the insured's class.

An increase in the maximum benefit amount will take effect on the applicable option date as long as the insured is not then disabled.

If the insured is then disabled, but recovers and works full time for at least 30 days, the increase will take effect at the start of the next policy term.

*See page 32 for specific requirements.*

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# EXCLUSIONS AND LIMITATIONS

## PREEXISTING CONDITIONS LIMITATION

*(May vary by state)*

MetLife will not pay benefits for a disability that starts during the first 2 years after the effective date if it was due to a preexisting condition. A preexisting condition means a sickness or injury for which, in the 5 years prior to the effective date, medical advice, treatment or care was contemplated, recommended by or received from a physician; or symptoms existed that would cause an ordinarily prudent person to seek diagnosis, care or treatment. This limitation does not apply to any condition which was disclosed, and which was not misrepresented, in the application for this policy and was not excluded by name or specific description.

## GENERAL EXCLUSIONS

*(May vary by state)*

MetLife will not pay benefits for a disability:

1. Due to an act of war, whether declared or undeclared;
2. Due to normal pregnancy or childbirth, but we will cover disability due to complications of pregnancy as defined in the policy;
3. Due to any loss MetLife has excluded by name or specific description;
4. Due to insured's committing, or attempting to commit, a felony; or
5. Existing while the insured is legally incarcerated or detained; or
6. Caused by an intentionally self-inflicted injury.

## OTHER COVERAGE

MetLife will not pay benefits for overhead expenses to the extent that they are payable under any other policy.

## BOE ELIGIBILITY REQUIREMENTS

### *For Occupational Classes 2A to 6A*

- BOE is available to sole proprietors, partnerships and certain corporate entities (see grid below for details).
- Owner, partner or shareholder must be actively at work in the business operations at least 30 hours per week and must be responsible for his/her share of overhead expenses incurred by the business.
- Except for professionals (CPA, attorney, etc.) – business operated from home is **not** eligible for BOE coverage.

	For Personal Service Businesses	For Non-Personal Service Businesses
	<i>Number of owners/employees</i>	<i>Number of owners/employees</i>
Sole-Proprietor	Up to 10 employees <sup>1</sup>	Up to 5 employees <sup>2</sup>
Partnership	Up to 5 partners <sup>3</sup> , and up to 25 employees total <sup>4</sup>	Up to 3 partners, and up to 10 employees total <sup>1</sup>
Corporation (S or C)	Up to 5 owners <sup>3</sup> , and up to 25 employees total <sup>4</sup>	Up to 3 owners, and up to 10 employees total <sup>1</sup>
PC, PA, LLC, LLP	Use above as may be appropriate to the actual business structure	Use above as may be appropriate to the actual business structure

### *For Occupational Classes A to B*

- Chiropractors and Podiatrists are not eligible
- BOE coverage is available only to businesses with NO MORE than 5 employees
- Guaranteed Insurability is not available

<sup>1</sup> No more than 2 employees can be in the same profession or performing the same duties as the owner,

<sup>2</sup> No more than 1 employee can be in the same profession or performing the same duties as the owner,

<sup>3</sup> Minimum ownership at least 10%,

<sup>4</sup> No more than 4 employees can be in the same profession or performing the same duties as the principals.



For non-personal service partnerships or corporations with 2 or more owners and/or more than 5 employees, we would require a cover letter explaining how the disability of the proposed insured would result in a substantial loss of business revenues without a decrease in business operating expenses.

**BOE FINANCIAL REQUIREMENTS**

Amounts (per owner) up to, and including \$15,000/mo.	Most recent year's complete tax returns for the business entity, <i>or</i> full year P&L statement
Amounts (per owner) over \$15,000/mo.	Two (2) most recent years' complete tax returns for the business entity, <i>or</i> 2 full years' P&L statements
Amounts (per owner) over \$25,000/mo.	Two (2) most recent years' complete tax returns for the business entity, <b>and</b> 2 full years' P&L statements

**MAXIMUM ISSUE LIMITS FOR BOE**

Business Owners (All Sources)	Amount per month MetLife will issue	
	Personal Services	Non-Personal Services
4A, 4M, 5I, 5D, 5S, 5A, 6A	\$30,000	\$25,000
2A - 3A	\$15,000	\$15,000
A - B	\$ 7,500	\$ 7,500

**GUARANTEED INSURABILITY RIDER (GI)**

The Guaranteed Insurability Rider is available to Classes 6A, 5A, 4A, 3A and 2A and issue ages 18 – 49.

**Maximum Issue Amount**

The maximum monthly issue amount for the rider is the lesser of:

6A, 5A, 4A	\$1,500
3A	\$1,000
2A	\$ 500

or the following percentage of the monthly base benefit:

Issue ages under 30	30%
30 to 39	20%
40 to 49	10%

**Minimum Option Amount**

The minimum option amount will be \$200 per month. If \$200 per month is more than the maximum allowed, \$200 per month may be purchased.

**Maximum Total Increase**

The maximum total increase (not to exceed the Income Replacement Chart maximum):

<i>Issue Age</i>	<i>Multiple of Basic &amp; Additional Monthly Income</i>
Up to 27	200%
28, 29	180%
30, 31	150%
32, 33	130%
34, 35	110%
36, 37	90%
38, 39	70%
40, 41	50%
42, 43	40%
44, 45	30%
46, 47	20%
48, 49	10%

# FULLY UNDERWRITTEN MULTILIFE PROGRAM



This section provides an overview of MetLife's IDI Fully Underwritten MultiLife program. The IDI MultiLife Program allows producers to sell multiple IDI policies with a single sale by selling at the worksite.

## FULLY UNDERWRITTEN MULTILIFE

Eligibility Requirements and Discounts .....	2
Illustrations, Forms and Billing .....	5
Product Overview .....	8

### ***Everyone benefits with the IDI MultiLife Program.***

Employers benefit by allowing their employees to obtain this valuable coverage with premium discounts that are not otherwise available. Employees benefit from the best combination of disability insurance protection - group long-term disability benefits and individual DI. You benefit by offering your clients this valuable program and receiving competitive commissions.

# FULLY UNDERWRITTEN MULTILIFE

## ELIGIBILITY

The Fully Underwritten MultiLife program offers unisex rates and discounts ranging from 10-20%. To be eligible for the Fully Underwritten MultiLife program, groups of 3 or more lives must meet the following criteria:

- Occupational classes 2A<sup>1</sup> to 6S
- Ages 18 to 59<sup>2</sup>
- W-2 employees only

## Discounts

Fully Underwritten MultiLife discounts are determined by who pays the premium and by occupational class:

- 15% discounts with unisex rates are offered to 2A-6S occupational classes when the employee pays the premium on the policy – each policy receives a 15% discount

<sup>1</sup> 2A and 3A occupational classes may be included in the group and be eligible for the MultiLife discount if they do not make up more than 20% of the overall eligible group.

<sup>2</sup> Applicants beyond age 59 may be eligible in certain MultiLife scenarios. Please contact IDI's Resource Line for details.

- 20% discounts with unisex rates are offered to 2A-6S occupational classes when the employer pays the premium on the policy – each policy receives a 20% discount. If the employer pays at least 50% of the premium, the group will be considered employer paid<sup>1</sup>.
- 5% sex-distinct list bill discounts are available to A and B occupational classes included in a MultiLife group or to all groups with occupational classes that are otherwise not eligible for 15% or 20% discounts based on the number of 2A-3A classes within a group.

### PHYSICIANS GROUPS AND MULTILIFE

A 10% discount with unisex rates is available to physician groups, for both employee and employer paid physicians groups that meet the following requirements:

- Small medical practices, which generally include no more than 10-15 physicians
- A minimum of 3 eligible lives (physicians)
- Ages 18-59
- Any 2A, 3A, or 4A occupational class included in a Fully Underwritten physicians group MultiLife program is also limited to the 10% discount with unisex rates.

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<sup>1</sup> If a business owner is included in an employer paid Fully Underwritten MultiLife group, only an owner with a business classified as a C-corp is eligible for the employer paid 20% discount. All other types of business owners (S-corp, Partnership, Sole-proprietor, LLC, PC, PA, LLP) included in an employer paid MultiLife group are eligible for the 15% discount. All owners, regardless of the business classification, are eligible for employer paid Issue and Participation Limits, when included as part of an employer paid group.

- Any 5A, 6A or 6S included in a Fully Underwritten physicians group MultiLife program remains eligible for a 15% or 20% discount, based on the premium payer.
- The lifetime rider is not available to physicians with the 10% discount and unisex rates. To apply for the lifetime rider, the 5% list bill discount with sex-distinct rates must be applied for.
- Dental groups and other medical professionals that are not considered physicians, such as chiropractors and podiatrists, are not eligible for MultiLife discounts or unisex rates, and must apply for the 5% list bill discount with sex-distinct rates.
- The maximum issue limit for ages older than 59 is \$10,000 per month from all sources for classes 6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M and 3A.

**FULLY UNDERWRITTEN MULTILIFE PROGRAM**

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<b>DISCOUNT</b>	<b>OCC CLASS</b>	<b>LIMITS</b>	<b>REQUIREMENTS</b>
Unisex 20%	6S-2A	For EEs and C-Corp owners: ER Pay I & P Limits	If the Employer pays at least 50% of the premium on the policy for the employees
		For S-Corp Owners and Partners: EE Pay I & P Limits	
Unisex 15%	6S-2A	EE pay I & P Limits	If the Employee pays the premium on the policy
Unisex 10%	5S, 5I, 4M	Physicians	Physicians groups whether employer paid or employee paid
	4A-2A	Employees of Physicians	
Sex Distinct 5%	5D, 5I & 4M	Dental Groups	List bill discount for Dentist groups and Occ Classes A & B
	A & B	N/A	

### FULLY UNDERWRITTEN MULTILIFE ILLUSTRATIONS

Fully Underwritten MultiLife illustrations may be run using the MetWINS illustration software or by submitting a MultiLife census and quote request form to IDI's Resource Line, or appropriate Employee Benefit Sales Office. These forms are available through IDI's Resource Line at 1-800-929-1492, or the Employee Benefit Sales Office.

### SUBMISSION FORMS

All submission forms are available on eForms or from IDI's Resource Line at 1-800-929-1492. When submitting a Fully Underwritten MultiLife case, please provide:

#### ***For Employee Paid Cases***

- All financial and medical requirements
- A fully completed state specific application for each applicant
- A census that includes the employees' name, age, job title or occupational class, state of residence and zip code, income (base and incentive comp), smoker status and gender for any applicants who will not be eligible for unisex rates
- Any state required HIPAA, Outline of Coverage, HIV and Replacement notice forms
- The Employers' Agreement form

#### ***For Employer Paid Cases***



- All financial and medical requirements
- A fully completed state specific application for each applicant
- A census, if it was not submitted when the illustration was generated
- Any state required HIPAA, Outline of Coverage, HIV and Replacement notice forms
- The Employers' Agreement form and the employees' request for Payroll Deduction Program form

### **PAYMENT MODES AND BILLING**

All premium modes are available in the Fully Underwritten MultiLife program, including:

- Annual
- Semi-Annual
- List Bill
- Automatic Monthly Draft (Check – O – Matic)

Initial premiums should be submitted with the enrollment material and applications. In establishing billing arrangements all participants in the MultiLife group should have the same payment mode with a common effective date of the first of a month. Any subsequent additions to existing MultiLife groups should also be set up with a first of the month effective date.

## FULLY UNDERWRITTEN MULTILIFE PROGRAM

<b>OMNI ESSENTIAL</b> (Fully Underwritten Multilife)									
	<b>6S/6A</b>	<b>5D/5A</b>	<b>5I</b>	<b>4A</b>	<b>4M</b>	<b>3A</b>	<b>2A</b>	<b>A</b>	<b>B</b>
Issue Ages 18-59 <sup>1</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓
Elimination Periods 90,180, 365, 730 Days	✓	✓	✓	✓	✓	✓	✓	✓	✓
Benefit Periods									
2 Years, 5 years, To Age 65	✓	✓	✓	✓	✓	✓	✓	✓	✓
To Age 70	✓	✓	✓	✓	✓	✓			✓
Guaranteed Renewable To Age 65	✓	✓	✓	✓	✓	✓	✓	✓	✓
Conditionally Renewable to Age 65	✓	✓	✓	✓	✓	✓	✓	✓	✓
Standard Definition of Total Disability:									
Own Occ for Benefit Period	✓	✓	✓	✓	✓				
Own Occ for 5 Years							✓		
Own Occ for 2 Years								✓	✓
Presumptive Total Disability Rider <sup>2</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓
3-Month Extension of Benefits on Death	✓	✓	✓	✓	✓	✓	✓	✓	✓
Suspension During Military Service	✓	✓	✓	✓	✓	✓	✓	✓	✓
Suspension During Unemployment	✓	✓	✓	✓	✓	✓	✓	✓	✓
Tail-End Waiver of Premium	✓	✓	✓	✓	✓	✓	✓	✓	✓
Transplant Surgery Provision	✓	✓	✓	✓	✓	✓	✓	✓	✓
Rehabilitation Benefit	✓	✓	✓	✓	✓	✓	✓	✓	✓
Waiver of Premiums	✓	✓	✓	✓	✓	✓	✓	✓	✓
Non-Smoker Rates	✓	✓	✓	✓	✓	✓	✓	✓	✓
Unisex Rates	✓	✓	✓	✓	✓	✓			
Sex-Distinct Rates								✓	✓

<sup>1</sup>Omni Essential can be sold to individuals with an issue age beyond 59 in some MultiLife scenarios. Please contact IDI's Resource Line for more information.

<sup>2</sup>The Presumptive Total Disability Rider is always added to a Fully Underwritten Omni Essential policy when the applicant is not declined by underwriting.

## FULLY UNDERWRITTEN MULTILIFE PROGRAM

<b>OMNI ESSENTIAL - Optional Features</b>		<i>6S/6A</i>	<i>5D/5A</i>	<i>4A</i>	<i>3A</i>	<i>2A</i>	<i>A</i>	<i>B</i>
		<i>5A/5S</i>	<i>5I</i>	<i>4M</i>				
Automatic Increase Benefit								
Issue Ages 18-50		✓	✓	✓	✓	✓		
Catastrophic Benefit								
Issue Ages 18-59		✓	✓	✓	✓	✓	✓	✓
Cost of Living Adjustment Provisions, Issue Ages 18-59:								
COLA 3% with Buyup (Simple Interest) <sup>1</sup>		✓	✓	✓	✓	✓	✓	✓
COLA 1%-7% with Buyup (Compounded) <sup>1</sup>		✓	✓	✓	✓	✓	✓	✓
Refund of Premium (Good Health Benefit)								
Issue Ages 18-59		✓	✓	✓	✓	✓	✓	✓
Guaranteed Insurability (GI)								
Issue Ages 18-45		✓	✓	✓	✓	✓		
Lifetime Benefit for Total Disability <sup>2</sup>								
Issue Ages 18-45		✓	✓	✓				
Long Term Care Guaranteed Purchase Option (LTCGPO)								
Issue Ages 18-55		✓	✓	✓	✓	✓	✓	✓
Residual Disability-Issue Ages 18-59:								
Basic		✓	✓	✓	✓	✓		
Basic with 24/36 month Recovery		✓	✓	✓	✓	✓		
Social Insurance Offset (SIO) <sup>3</sup>								
Issue Ages 18-59		✓	✓	✓	✓	✓	✓	✓
MNAD Limitation Modification Rider <sup>4</sup>								
		✓	✓	✓	✓	✓		
<b>Introduced 2008</b>	Spousal Catastrophic Disability Benefit <sup>5</sup>							
	Issue Ages 18-59 <sup>6</sup>	✓	✓	✓	✓	✓	✓	✓

<sup>1</sup>The buy-up feature of the COLA rider is not included in the COLA riders to those applying for Omni Essential as part of a GSI offer.

<sup>2</sup>The Lifetime rider is not available to medical professionals (4M, 5S and 5I) when Omni Essential is sold as part of a Fully Underwritten MultiLife offer.

<sup>3</sup>Social Insurance Substitute (SIS) in New York and New Jersey

<sup>4</sup>The Omni Essential product has a built-in 2-year limitation for disabilities caused by mental disorders and/or substance abuse (MNAD). This limitation cannot be removed by rider when Omni Essential is applied for as part of a Fully Underwritten MultiLife offer.

<sup>5</sup>Not approved in all states. MetWins will be updated as approvals are announced.

<sup>6</sup>For both insured and spouse

## FULLY UNDERWRITTEN MULTILIFE PROGRAM

<b>OMNI SELECT</b> (Fully Underwritten Multilife)	<b>6S/6A</b>	<b>5D/</b>	<b>4A/</b>	<b>3A</b>	<b>2A</b>
	<b>5A/5S</b>	<b>5I</b>	<b>4M</b>		
Issue Ages 18-59 <sup>1</sup>	✓	✓	✓	✓	✓
Elimination Periods 90,180, 365, 730 Days	✓	✓	✓	✓	✓
Benefit Periods 2 Years, 5 years, To Age 65 and To Age 70	✓	✓	✓	✓	✓
Noncancelable, Guaranteed Renewable To Age 65	✓	✓	✓	✓	✓
Conditionally Renewable to Age 65	✓	✓	✓	✓	✓
Standard Definition of Total Disability: Own Occ for Benefit Period	✓	✓	✓	✓	
Own Occ for 5 Years	✓	✓	✓	✓	✓
Presumptive Total Disability <sup>2</sup>	✓	✓	✓	✓	✓
3-Month Extension of Benefits on Death	✓	✓	✓	✓	✓
Suspension During Military Service	✓	✓	✓	✓	✓
Suspension During Unemployment	✓	✓	✓	✓	✓
Tail-End Waiver of Premium	✓	✓	✓	✓	✓
Transplant Surgery Provision	✓	✓	✓	✓	✓
Rehabilitation Benefit	✓	✓	✓	✓	✓
Waiver of Premiums	✓	✓	✓	✓	✓
Non-Smoker Rates	✓	✓	✓	✓	✓
Unisex Rates	✓	✓	✓	✓	✓

<sup>1</sup>Omni Select can be sold to individuals with an issue age beyond 59 in some MultiLife scenarios. Please contact IDI's Resource Line for more information.

<sup>2</sup>The Presumptive Total Disability Rider is always added to a Fully Underwritten Omni Select policy when the applicant is not declined by underwriting.

## FULLY UNDERWRITTEN MULTILIFE PROGRAM

<b>OMNI SELECT - Optional Features</b>						
	6S/6A 5A/5S	5D/ 5I	4A/ 4M	3A	2A	
Automatic Increase Benefit Issue Ages 18-50	✓	✓	✓	✓	✓	
Catastrophic Benefit Issue Ages 18-59	✓	✓	✓	✓	✓	
Cost of Living Adjustment Provisions-Issue Ages 18-59: COLA 3% with Buyup (Simple Interest)	✓	✓	✓	✓	✓	
COLA 1%-7% with Buyup (Compounded)	✓	✓	✓	✓	✓	
Refund of Premium (Good Health Benefit) Issue Ages 18-59	✓	✓	✓	✓	✓	
Guaranteed Insurability (GI) Issue Ages 18-45	✓	✓	✓	✓	✓	
Lifetime Benefit for Total Disability Issue Ages 18-45 <sup>1</sup>	✓	✓	✓			
Long Term Care Guaranteed Purchase Option (LTCGPO) Issue Ages 18-55	✓	✓	✓	✓	✓	
Residual Disability-Issue Ages 18-59: Basic	✓	✓	✓	✓	✓	
Basic with 24/36 month Recovery	✓	✓	✓	✓	✓	
Social Insurance Offset (SIO) Issue Ages 18-59 <sup>2</sup>	✓	✓	✓	✓	✓	
Your Occupation: Issue Ages 18-45	✓					
Transitional Your Occupation-Issue Ages 18-59: 5 Year, 10 year, To Age 65	✓	✓	✓			
MNAD Limitation Modification Rider <sup>3</sup>	✓	✓	✓	✓	✓	
Introduced 2008	Spousal Catastrophic Disability Benefit <sup>4</sup> Issue Ages 18-59 <sup>5</sup>	✓	✓	✓	✓	✓
	New Transitional Your Occupation <sup>4</sup> Issue Ages 18-59					
	5 year To Age 65	✓	✓	✓		
	Your Occupation <sup>4</sup> Issue Ages 18-45		✓	✓ (4M only)		

<sup>1</sup>The Lifetime rider is not available to medical professionals (4M, 5S and 5I) when Omni Select is sold as part of a Fully Underwritten MultiLife offer.

<sup>2</sup>Social Insurance Substitute (SIS) in New York and New Jersey

<sup>3</sup>The Omni Select product has a built-in 2-year limitation for disabilities caused by mental disorders and/or substance abuse (MNAD). This limitation is always removed by rider when Omni Select is applied for as part of an employee paid Fully Underwritten MultiLife offer. In an employer paid, Fully Underwritten MultiLife case, the 2-year MNAD Limitation may be left on all Omni Select policies, if the employer chooses.

<sup>4</sup>Not approved in all states. MetWins will be updated as approvals are announced.

<sup>5</sup>For both insured and spouse



## GSI MULTILIFE PROGRAM



This section provides an overview of MetLife's IDI Guaranteed Standard Issue (GSI) MultiLife program. The GSI MultiLife program allows representatives to sell multiple IDI policies with a single sale by selling at a worksite.

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### ***Everyone benefits with the GSI MultiLife Program.***

Employers benefit by allowing their employees to obtain this valuable coverage with premium discounts that are not otherwise available.

Employees benefit from the best combination of disability insurance protection - group long-term disability benefits and individual DI.\*

You benefit by offering your clients this valuable program and receiving competitive commissions.

\*MultiLife discounts are not available for all occupations, and group long-term disability income insurance is not always required to participate in the MultiLife program. Please call the IDI Resource Line at 1-800-929-1492 to confirm eligibility.

# GUARANTEED STANDARD ISSUE (GSI) MULTILIFE PROGRAM ELIGIBILITY AND DISCOUNTS

## **GUARANTEED STANDARD ISSUE (GSI) EMPLOYEE PAID REQUIREMENTS**

The Employee Paid GSI MultiLife program offers simplified underwriting, unisex rates and discounts ranging from 10%-25%. To be eligible for the employee paid GSI MultiLife program, groups must meet the following criteria:

- All employees must be W-2 employees (no 1099 employees or independent contractors are eligible)
- All employees must be in the 2A to 6S occupational classes. At least 80% of the eligible employees must earn a minimum of \$40,000 annually.
- There must be at least 50 eligible lives and a minimum of 15 of those eligible must apply for coverage as part of the employee paid GSI group.

## **GUARANTEED STANDARD ISSUE (GSI) EMPLOYER PAID REQUIREMENTS**

The employer paid GSI MultiLife program offers simplified underwriting, unisex rates and discounts ranging from 20-35%. To be eligible for the employer paid GSI MultiLife program, groups must meet the following criteria:



- The program must be 100% employer paid and requires 100% participation
- All employees must be in the 2A to 6S occupational classes
- The 6S occupational class is only available with GSI under the following conditions:
  - 100% Employer Paid
  - Attorneys, CPAs and Actuaries only
  - 180 day or higher elimination period
  - Satisfactory group claims experience on the case
- There must be at least 5 eligible lives\*

**GUARANTEED STANDARD ISSUE (GSI) DISCOUNTS BY NUMBER OF WRITTEN LIVES**

<b>Number of Written Lives</b>	<b>Employer Paid GSI Discount</b>	<b>Employee Paid GSI Discount</b>
5-14	20%	N/A (Minimum of 15 written lives required for EE paid GSI plans)
15-24	20%	10%
25-49	25%	20%
50-99	30%	20%
100+	35%	25%

\* In addition to the above requirements, employer paid GSI MultiLife may be offered to groups of 5-9 lives as long as the employees have a 6S occupation, OR the employees are occ class 6A corporate executives earning \$100K+ annually and the employees are Corporate Executives or CPAs or work in the Architecture, Computer or Engineering Industries

## **GSI PROPOSALS AND QUOTE REQUESTS**

To request a proposal for a GSI offer, please work with your Employee Benefit Sales IDI representative or MetLife Wholesaler. You will be required to submit:

- An electronic census (Excel) including Names, Date of Birth, Salary, Incentive/Variable Compensation (at least 2 years history), Occupation/Job Title and State of Residence for each employee included in the group (zip code will also be required if the LTC GPO rider is being requested)
- Group Long-term Disability Claims experience (on a case by case basis)

## **GSI SUBMISSION FORMS**

Before enrollment materials are sent out, the GSI Underwriting Department will require:

- A copy of the signed offer letter

Required enrollment forms consist of:

- An offer letter
- Acceptance/Refusal of Coverage Form (For employee paid cases)
- Any state required HIPAA, Outline of Coverage, HIV and Replacement notice forms

## **GSI BILLING**

In addition to monthly list bill, there are several billing frequencies available. During the installation of the GSI group, a billing schedule will be established which can coincide with the group's payroll run dates. Any special billing consideration will be discussed with the GSI Account Manager prior to the offer being finalized. Our MetLink site provides access to billing information for current and previous bills. MetLink provides online services to simplify the billing process.

## **GSI APPLICATIONS**

The short-form GSI application is different from the long-form application required for Fully Underwritten MultiLife. The GSI application contains limited medical questions. Applications for a GSI case will be based on each applicant's state of residence. The applicant's state of residence is used, regardless of the state in which the business home office is located or the state in which an individual works.

### **GSI ANNUAL INCREASES**

For existing GSI cases that receive approval from the GSI underwriting department, monthly benefits for policyholders may be increased annually, for those members of the group who have had a salary increase and are eligible for an increased benefit, based on the GSI underwriting criteria.

### **GSI INELIGIBLE GROUPS**

Groups, occupations and industries that are ineligible for GSI MultiLife discounts and unisex rates include:

- Unions
- 1099 employees
- Casino employees
- Occupational Classes A and B
- All medical professionals including physicians
- Associations
- Not for profit organization employees
- Entertainment industry employees
- Sport teams
- Government workers and employees of a municipality

**GSI MULTILIFE PRODUCT OVERVIEW –  
OMNI SELECT, OMNI ESSENTIAL  
AND SALARY SAVER**

MetLife has three products available for sale in the GSI MultiLife Market, the Omni Essential policy, the Omni Select policy and the Salary Saver policy (available only in California) with issue ages available from 18-70.

When Omni Select or Essential is applied for as part of an employer paid or employee paid GSI offer, the employer may choose to purchase or make available the Mental Disorder and/or Substance Abuse modification rider, to remove the 2-year limitation built into the policy.

<b>OMNI ESSENTIAL (GSI)</b>				
	<b>6S<sup>1</sup>/6A 5A</b>	<b>4A</b>	<b>3A</b>	<b>2A</b>
Issue Ages 18-70	✓	✓	✓	✓
Elimination Periods 90,180, 365, 730 Days	✓	✓	✓	✓
Benefit Periods				
To Age 65	✓	✓	✓	✓
To Age 70	✓	✓	✓	✓
Guaranteed Renewable				
To Age 65	✓	✓	✓	✓
Conditionally Renewable to				
Age 65	✓	✓	✓	✓
Standard Definition of Total Disability:				
Own Occ for Benefit Period	✓	✓	✓	
Own Occ for 5 Years				✓
Own Occ for 2 Years				
Presumptive Total Disability Rider <sup>2</sup>	✓	✓	✓	✓
3-Month Extension of Benefits on Death	✓	✓	✓	✓
Suspension During Military Service	✓	✓	✓	✓
Suspension During Unemployment	✓	✓	✓	✓
Tail-End Waiver of Premium	✓	✓	✓	✓
Transplant Surgery Provision	✓	✓	✓	✓
Rehabilitation Benefit	✓	✓	✓	✓
Waiver of Premiums	✓	✓	✓	✓
Non-Smoker Rates	✓	✓	✓	✓
Unisex Rates	✓	✓	✓	✓
Sex-Distinct Rates				

<sup>1</sup>The 6S occupational class is not available in all scenarios. See the Guaranteed Standard Issue (GSI) Employer Paid Requirements for details.

<sup>2</sup>When applying for an Omni Essential Policy through a GSI offer, answers to the limited medical questions found on the GSI short-form application will determine whether the Presumptive Rider is added to the policy.

<b>OMNI ESSENTIAL (GSI Optional Benefits)</b>				
	<b>6S/6A 5A</b>	<b>4A</b>	<b>3A</b>	<b>2A</b>
<b>Catastrophic Benefit</b>				
Issue Ages 18-70	✓	✓	✓	✓
<b>Cost of Living Adjustment Provisions, Issue Ages 18-70:</b>				
COLA 3% (Simple Interest) <sup>2</sup>	✓	✓	✓	✓
COLA 1%-7% (Compounded) <sup>2</sup>	✓	✓	✓	✓
<b>Long Term Care Guaranteed Purchase Option (LTCGPO)</b>				
Issue Ages 18-55	✓	✓	✓	✓
<b>Residual Disability</b>				
Basic-Issue Ages 18-70:	✓	✓	✓	✓
Basic with 24/36 month Recovery- Issue Ages 18-59:	✓	✓	✓	✓
<b>MNAD Limitation Modification Rider<sup>3</sup></b>	✓	✓	✓	✓

<sup>1</sup>The 6S occupational class is not available in all scenarios. See the Guaranteed Standard Issue (GSI) Employer Paid Requirements for details.

<sup>2</sup>The buy-up feature of the COLA Rider is not included in the COLA Riders of those applying for Omni Essential as part of a GSI offer.

<sup>3</sup>When Omni Essential is applied for as part of an employer paid GSI offer, the employer may choose to purchase the mental disorders and/or substance abuse disorders (MNAD) modification rider to remove the 2 year limitation, if done on a case design basis (for all applicants). This rider is not available to applicants as part of an employee paid GSI offer.

<b>OMNI SELECT (GSI)</b>				
	<b>6S<sup>1</sup>/6A 5A</b>	<b>4A</b>	<b>3A</b>	<b>2A</b>
Issue Ages 18-70	✓	✓	✓	✓
Elimination Periods 90,180, 365, 730 Days	✓	✓	✓	✓
Benefit Period: To Age 65	✓	✓	✓	✓
Noncancelable, Guaranteed Renewable To Age 65	✓	✓	✓	✓
Conditionally Renewable to Age 65	✓	✓	✓	✓
Standard Definition of Total Disability:				
Own Occ for Benefit Period	✓	✓	✓	
Own Occ for 5 Years	✓	✓	✓	✓
Presumptive Total Disability <sup>2</sup>	✓	✓	✓	✓
3-Month Extension of Benefits on Death	✓	✓	✓	✓
Suspension During Military Service	✓	✓	✓	✓
Suspension During Unemployment	✓	✓	✓	✓
Tail-End Waiver of Premium	✓	✓	✓	✓
Transplant Surgery Provision	✓	✓	✓	✓
Rehabilitation Benefit	✓	✓	✓	✓
Waiver of Premiums	✓	✓	✓	✓
Non-Smoker Rates	✓	✓	✓	✓
Unisex Rates	✓	✓	✓	✓

<sup>1</sup>The 6S occupational class is not available in all scenarios. See the Guaranteed Standard Issue (GSI) Employer Paid Requirements for details.

<sup>2</sup>The Presumptive Total Disability rider is always added to a Fully Underwritten Omni Select policy when the applicant is not declined by underwriting. When applying for an Omni Select policy through a GSI offer, answers to the limited medical questions found on the GSI short-form application will determine whether the Presumptive rider is added to the policy.



<b>OMNI SELECT (GSI) Optional Features</b>				
	<b>6S/6A 5A</b>	<b>4A</b>	<b>3A</b>	<b>2A</b>
<b>Catastrophic Benefit</b>				
Issue Ages 18-70	✓	✓	✓	✓
<b>Cost of Living Adjustment Provisions-Issue Ages 18-70:</b>				
COLA 3% (Simple Interest) <sup>2</sup>	✓	✓	✓	✓
COLA 1%-7% (Compounded) <sup>2</sup>	✓	✓	✓	✓
<b>Long Term Care Guaranteed Purchase Option (LTCGPO)</b>				
Issue Ages 18-55	✓	✓	✓	✓
<b>Residual Disability</b>				
Basic-Issue Ages 18-70:	✓	✓	✓	✓
Basic with 24/36 month Recovery- -Issue Ages 18-59:	✓	✓	✓	✓
<b>Transitional Your Occupation-Issue Ages 18-59:</b>				
5 Year, 10 year, To Age 65	✓	✓		
<b>MNAD Limitation Modification</b>				
Rider <sup>3</sup>	✓	✓	✓	✓
<b>Introduced 2008</b>	<b>New Transitional Your Occupation<sup>4</sup></b>			
	Issue Ages 18-70			
	5 year	✓	✓	
	To Age 65	✓	✓	

<sup>1</sup>The 6S occupational class is not available in all scenarios. See the Guaranteed Standard Issue (GSI) Employer Paid Requirements for details.

<sup>2</sup>The buy-up feature of the COLA Rider is not included in the COLA Riders of those applying for Omni Select as part of a GSI offer.

<sup>3</sup>The Omni Select policy has a built-in 2-year limitation for disabilities caused by mental disorders and/or substance abuse disorders (MNAD). This limitation is always removed by rider when Omni Select is applied for as part of an employee paid fully underwritten multilife offer. In an employer paid, fully underwritten multilife case, the 2-year limitation MNAD may be left on all Omni Select policies, if the employer chooses.

<sup>4</sup>Not approved in all states. GSI Calculator will be updated as approvals are announced.

**OPTIONAL RIDER AVAILABILITY - GSI**

The availability of certain optional riders is different for Fully Underwritten and GSI MultiLife Cases. The optional riders available for purchase as part of a GSI offer include:

- Basic Residual and Residual with Recovery Riders
- LTC-GPO Rider
- Catastrophic Disability Rider
- COLA 1-7% (no buy-up)
- COLA 3% (no buy-up)
- 5 year, 10 year and to age 65 Transitional Your Occupation Riders (Not available on Omni Essential)
- Presumptive Total Disability Rider
- MNAD Limitation Modification Rider

Introduced 2008

- 5 year and to age 65 Transitional Your Occupation Riders<sup>1</sup> (Not available on Omni Essential)

Rider Description	Issue Ages GSI	OCC Classes	Not Available in the States Below
Catastrophic Disability Rider	18-70	ALL	CT
COLA 3%	18-70	ALL	
COLA 1-7% CPI	18-70	ALL	
Long Term Care- Guaranteed Purchase Option (LTCGPO)	18-55	ALL	CT, FL
Residual-Basic (No Recovery)	18-70	6S-2A	
Residual with 24/36 Month Recovery	18-59	6S-2A	
Transitional Your Occupation 5 Year 10 Year To Age 65	18-59	6S-4A	NJ
<b>Introduced 2008</b>			Not approved in all states.
New Transitional Your Occupation 5 year To Age 65 (Not available on Omni Essential)	18-70	6S-4M	GSI Calculator will be updated as approvals are announced.



# OCCUPATIONAL CLASS GUIDE



This guide is intended to assist you in determining accurate occupational classifications for your applicants. Occupational classes are assigned based on: (a) the requirements of an applicant's job; and (b) the risks which that job poses to the applicant's health.

Occupational classifications are also based on industry claims experience.

Each occupation in this guide has a set of job requirements and a set of health risks. If an applicant's job requirements or health risks are not typical for his or her listed occupation, (s)he may be assigned to a different occupational class which better reflects those job requirements and health risks.

<b>EXECUTIVE DESCRIPTION.....</b>	<b>5</b>
<b>TABLE FOR UPGRADING.....</b>	<b>7</b>
<b>OCCUPATIONAL CLASSIFICATIONS .....</b>	<b>8</b>

***If you are unable to find an occupation, or are just unsure, call MetLife's IDI Resource Line at 1-800-929-1492 for assistance. You will receive quick and courteous service and, most importantly, any occupational class quoted by our Sales Advisors is guaranteed as long as the information given to them is complete and accurate, and supported by final underwriting documentation.***

## OCCUPATIONAL CLASS GUIDE

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<i>Class</i>	<i>Descriptions</i>
<b>6S<sup>1</sup></b>	This class includes those persons in select professional occupations such as <b>Architects, CPAs and Attorneys</b> who have demonstrated the most favorable experience.
<b>6A</b>	This class includes those persons in select professional occupations such as <b>Computer CIO and Economists</b> who have demonstrated favorable experience.
<b>5A</b>	This class primarily includes certain technical and managerial professionals such as an <b>Insurance Underwriter and Small Animal Veterinarian</b> , that have demonstrated favorable experience.
<b>4A</b>	This class includes other professionals including technical and managerial occupations such as <b>Bank Officers and School Principals</b> .
<b>3A</b>	This class includes some types of sales duties and semi-professional occupations with primarily office duties such as <b>Insurance Appraisers and Dieticians</b> .
<b>2A</b>	This class includes occupations that require more physical activity than Class 3A and certain occupations which are not hazardous but where the claims experience has not been as favorable as Class 3A such as <b>Teachers and Office Managers</b> .
<b>A</b>	This class includes occupations where light manual duties or skilled work are involved, but no unusual hazards exist, such as <b>Barbers, Machinists, Electricians and Plumbers</b> .

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**6-2** <sup>1</sup> The 6S occupational class is not available in all scenarios. See the Guaranteed Standard Issue (GSI) Employer Paid Requirements for details.

- B** This class includes blue-collar occupations requiring heavy manual duties or where there are real accident or environmental hazards such as a **Mechanic and Welder**.
- NE** These risks are not eligible for disability income coverage such as **Fireman or Police Officer**.
- \*** An asterisk (\*) next to the occupational class means that an upgrade is not allowed for that occupation. For example, for those **Business Owners/Self-Employed individuals that are not eligible for an upgrade**.

## MEDICAL OCCUPATIONS

<i>Class</i>	<i>Descriptions</i>
<b>5S<sup>1</sup></b>	This class includes select medical occupations with non-invasive duties such as Allergist and Rheumatologist.
<b>5D<sup>1</sup></b>	This class includes dental specialists such as Endodontist and Oral Surgeon.
<b>5I<sup>1</sup></b>	This class includes select medical occupations with invasive duties such as a Neonatologist.
<b>4M<sup>1</sup></b>	This class includes General Dentist and certain physicians such as Surgeon and Gynecologist.
	* An asterisk (*) next to the occupational class means that an upgrade is not allowed for that occupation.

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<sup>1</sup> Any occupation listed in this guide as 5I, 5D or 5S will be a 5A, and as 4M will be a 4A for products Expense Plus, Priority Plus, Mortgage Comp., and Buy-Sell

Invasive or interventional includes those procedures that involve insertion of a medical device into a patient's body for the purpose of delivering medication or conducting imaging or interventional procedures. Involves minimally invasive procedures performed using image guidance. Some of these procedures are done for purely diagnostic purposes (e.g. angiogram), while others are done for treatment purposes (e.g. angioplasty). Procedures usually involve the use of needles or catheters as well as some degree of incision.

Invasive or interventional does not, however, include simple or superficial procedures such as starting an IV or giving an injection.

Surgical duties either in an outpatient or inpatient setting include duties normally related to surgical procedures including cutting, suturing, use of robotic devices or use of minimally invasive equipment such as (but not limited to) laparoscope, laser, or similar surgical tools.

Osteopaths, Residents, Fellows and Interns should be classified according to their specialty.



## EXECUTIVE DESCRIPTION

“Executive,” whether or not listed in the Occupational Underwriting section refers to those proposed insureds working in a well-established business in a managerial, administrative, or technical capacity, with primarily office duties, less than 25% sales, and foreign travel is less than 4 trips per year. Actual occupational class is subject to actual duties performed as well as any industry specific risk considerations.

**Note:** These guidelines do not apply to Executives in the following industries: Advertising, Computer, Construction, Insurance and Real Estate. The guidelines also do not apply to sales or managers. Please refer to the specific industries/listings found in the Occupational Classifications Section.

### 3A - Must meet the following requirements:

- Employed full time (30 hours per week minimum) with a financially sound company employing 10 or more employees
- Business location is other than residence or residential property
- Earning less than \$45,000 for each of the last two years (with most from salary as opposed to variable sources)
- Duties are primarily policy making, managing and consulting - no supervision of employees with physical or manual duties.

### 4A - Must meet the following requirements:

- Employed full time (30 hours per week minimum) with a financially sound company employing 10 or more employees
- Business location is other than residence or residential property

- Earning \$45,000 to \$60,000 for each of the last two years (with most from salary as opposed to variable sources)
- Duties are primarily policy making, managing and consulting - no supervision of employees with physical or manual duties.

### **5A - Must meet the following requirements:**

- Employed full time (30 hours per week minimum) with a financially sound company employing 10 or more employees
- Business location is other than residence or residential property
- Earning \$60,001 to \$75,000 for each of the last two years (with most from salary as opposed to variable sources)
- Duties are primarily policy making, managing and consulting - no supervision of employees with physical or manual duties.

### **6S - Must meet the following requirements:**

- Employed full time (30 hours per week minimum) with a financially sound company employing 10 or more employees
- Business location is other than residence or residential property
- Earning more than \$75,000 for each of the last two years (with most from salary as opposed to variable sources)
- Duties are primarily policy making, managing and consulting - no supervision of employees with physical or manual duties.

**See the “Executives” Category on page 6-21**

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**TABLE FOR UPGRADING*****Small Business Owners & Self-Employed Individuals***

- Rules:**
- Need total score of 7 points or more to be upgraded.
  - An asterisk (\*) appears next to the occupational class for occupations that are not eligible for an upgrade.
  - Upgrades available for B to A, A to 2A, 2A to 3A, 3A to 4A, and 4A to 5A.<sup>1</sup>
  - To upgrade an A or B the following additional requirements must be met:
    - 1 or more employees
    - Less than 50% manual duties
  - Points are assigned based on 3 criteria:
    - Current net income (last 3 years)
    - Years in current business
    - Age

<b>Criteria</b>	<b>Points</b>	<b>This Applicant</b>
<b>Current Net Income</b>		
< \$35,001	0	<input type="text"/>
\$35,001 – \$50,000	1	
\$50,001 – \$75,000	2	
> \$75,000	3	
<b>Years in Current Business</b>		
< 2 Years	0	<input type="text"/>
3rd Year	1	
4th or 5th Year	2	
> 5 Years	3	
<b>Insurance Age</b>		
< 26	0	<input type="text"/>
26 – 30	1	
31 – 40	2	
41 – 50	3	
> 50	2	
<b>Point Total</b>		<input type="text"/>

<sup>1</sup> 4A to 5A upgrade not eligible for Your Occupation rider.

**Occupational Classifications**

**A**

**Abrasives Industry** (see *Industrial, Manufacturing*)

**Accountants**

Certified Public Accountants .....	6S
Bachelor's degree in accounting with earnings of at least \$70,000 (with current employer) for each of the last three years .....	5A
Others .....	4A

**Actors** ..... NE

**Actuaries**

FSA, FCAS, MAAA .....	6S
ASA, ACAS, EA .....	5A*
Others .....	4A

**Acupuncturists** (Not MD) ..... A\*

**Adjusters**

Insurance (not fire or marine) .....	3A
Fire and marine .....	2A

**Administrative Assistants**

\$35,000, 3 yrs. experience, reports to executive .....	4A
Others .....	3A

**Advertising** (agency staff, not free lance)

Owner of large agency of 10 or more employees .....	5A
Owner less than 10 employees .....	4A
Account executives, copywriters, art directors, managers .....	4A
Artists, photographers (studio only) .....	3A
Photographers on location .....	2A

**Air Conditioning and Refrigeration**

Owners (no site duties) 10 or more employees . . . .	4A
Owners less than 10 employees . . . . .	3A
Engineers (office duties only) . . . . .	3A
Engineers (superintending and inspecting duties only) . . . . .	2A
Installers, repairers, or servicers . . . . .	A

**Airport Personnel**

Managers (office duties only) . . . . .	3A
Passenger agents, operations, reservation or ticket clerks . . . . .	2A
Dispatchers on line . . . . .	2A
Instrument installers, mechanics (no flight testing) . . . . .	A
Baggage or freight handlers, porters, fueling attendants, air traffic controllers, pilots, crewmembers . . . . .	NE

**Anesthesiologists** (MD) . . . . . 4M\*

**Antique Dealers** (Separate from residence)

Sales only . . . . .	3A
Purchasing, repairing, collecting, delivering . . .	A

**Appliances**

Owners, managers, sales (store only, no manual labor) . . . . .	3A
Owners, managers, sales (other) . . . . .	2A
Delivery, repair, install . . . . .	A

**Appraisers**

Insurance . . . . .	3A
Real estate . . . . .	2A
All others . . . . .	A

<b>Architects</b> (BA Degree)	
At least 90% office and consulting duties . . . . .	6S
Other . . . . .	4A
Landscape ( <i>see Landscape</i> )	
<b>Armed Services Personnel</b> . . . . .	NE
<b>Artificial Flower Makers</b> . . . . .	A
<b>Artificial Limb Manufacture</b>	
Dealers (not makers or repairers) . . . . .	3A
Makers or repairers . . . . .	2A
<b>Artists</b>	
Commercial artists, graphic artists, illustrators, self-employed artists or sculptors (own commercial gallery), working full-time away from residence, not free lance . . . . .	3A
Commercial artists or graphic artists, working from home with established clients/contracts . . . . .	A**
Others . . . . .	NE
<b>Asbestos Workers</b> . . . . .	NE
<b>Asphalt Industry</b> ( <i>see Industrial, Manufacturing</i> )	
<b>Assayers</b> (not working in mine) . . . . .	2A
<b>Assessors</b> ( <i>see Appraisers</i> )	
<b>Astronomers</b> ( <i>see Scientists</i> )	
<b>Athletic Instructors or Directors</b> ( <i>see Sports</i> )	
<b>Attorneys</b> . . . . .	6S
<b>Auctioneers</b>	
Livestock . . . . .	A
Others . . . . .	2A
<b>Audiologists</b> . . . . .	3A*
<b>Auditors</b>	
Office duties . . . . .	4A
With field duties . . . . .	2A
<b>Authors</b> . . . . .	NE

**Automobile Industry**

Manufacture (*see Industrial, Manufacturing*)

Dealers

New Car

- Owner multiple dealerships (either locations or brands) with 100 or more employees and office duties only ..... 6A
- Owner single dealership with 50 or more employees and office duties only ..... 5A\*
- Owner single dealership with less than 50 employees and office duties only ..... 4A\*
- General manager, sales manager, finance manager or business manager of a dealership with no sales duties ..... 3A
- All salespeople ..... 2A
- Mechanic ..... A
- Parts manager, service manager (no manual duties) ..... 2A
- Parts – other ..... A
- Body repair or paint ..... NE

Used Car

- Owner with more than 15 employees, office duties only ..... 2A\*
- Owner with less than 15 employees, office duties only ..... A\*
- All salespeople ..... A
- Mechanic ..... B
- Body repair or paint ..... NE

Garages, Service Stations, Parking lots

- Proprietors, managers (not repairing) .... A\*
- All others ..... B\*
- Body repair or paint ..... NE

## B

**Bacteriologists** (*see Scientists*)

**Baggage Handlers or Porters** ..... NE

**Bail Bonders** ..... NE

**Bakeries** (shops and factories)

Superintendents, foremen (no manual work),  
proprietors (no baking) ..... 2A

Counter clerks, bakers, other skilled  
shop workers, cashiers ..... A

Deliveries ..... B

**Banks** (Commercial or Retail)

Officers ..... 4A

Tellers, clerks ..... 2A

Messengers, guards,  
armed personnel, collectors ..... NE

Investment bankers (*see Financial Services*)

**Bartenders** ..... NE

**Beauty Parlors and Barbershops**

(away from residence only)

Proprietors and skilled employees  
(except manicurists) ..... A

Manicurists ..... B

**Beverage Industry** (*see Industrial, Manufacturing*)

**Bicycle Industry** (*see Industrial, Manufacturing*)

**Billboard Hanger** ..... NE

**Biochemists** (*see Scientists*)

**Biologists** (*see Scientists*)

**Blacksmiths** ..... B

**Boiler, Furnace Manufacture**

(*see Industrial, Manufacturing*)

**Book Stores**

Owners, sales, managers ..... 3A

Purchasing, collecting, delivering ..... A



**Bookbinders**

Owners, managers (office duties only) . . . . .	3A
Skilled workers . . . . .	A
Others . . . . .	NE

**Booking Agents**

Full-time, working out of office other than residence . . . . .	3A
Others . . . . .	NE

**Bookkeepers** . . . . . 3A

**Botanists** (*see Scientists*)

**Bowling Alleys**

Proprietors, managers . . . . .	2A*
Attendants . . . . .	NE

**Bricklayers and Masons** (*see Construction*)

**Brokers** (*also see Financial Services*)

Produce:

Not visiting markets and not handling goods . . . . .	3A
Others . . . . .	A
Other Brokers (Mortgage, Autos, Import/Export), earning \$50,000 or more per year, at least 2 years experience . . . . .	3A
Others . . . . .	2A*

**Building Maintenance** (*see Maintenance*)

**Business Machines Sales & Service** (*see Salespersons*)

**Butchers**

Proprietors and retail store . . . . .	A
Others . . . . .	B

**Buyers** (*also see Brokers*)

Department store (office duties only) . . . . .	3A
Others . . . . .	2A
Other:	
Cotton, grain, poultry, tobacco, wool . . . . .	2A
Ore, livestock, lumber, fur . . . . .	A

\*Upgrade NOT available

## C

**Cable TV** (see *Radio and Television*)

**Camera Manufacture** (see *Industrial, Manufacturing*)

**Camps** (year-round occupation only)

Proprietors, managers, directors,  
(administrative and office duties only) . . . . . 2A

Others . . . . . NE

**Cannery** (see *Industrial, Manufacturing*)

**Cardiologist** (see *Medical Services*)

**Caretakers** . . . . . NE

**Carnival and Circus** . . . . . NE

**Carpenters** (see *Construction*) . . . . . A

**Carpet and Rug Industry**

Manufacturing (see *Industrial, Manufacturing*)

Cleaning

Owner/Supervisor (no manual duties) . . . . . A

All others . . . . . B

Installers . . . . . B

**Cashiers** (not otherwise classified)

In office, sports arena ticket agents . . . . . 2A

First class restaurants . . . . . A

Grocery, supermarket, other restaurants . . . . . B

**Caterers**

Proprietors, managers (no cooking,  
no serving) . . . . . 2A\*

Chefs or cooks . . . . . A\*

**Cement, Lime, Gypsum Manufacture**

(see *Industrial, Manufacturing*)

**Cemeteries**

Superintendents (no manual labor,  
office duties only) . . . . . 3A

Skilled workers . . . . . B

Others . . . . . NE

<b>Chauffeurs</b> (see Drivers)	
<b>Chemical Industry</b> (see Industrial, Manufacturing)	
<b>Chemists</b> (see Scientists)	
<b>Chimney Cleaners or Sweeps</b> .....	NE
<b>Chiropodists</b> .....	A*
<b>Chiropractors</b> .....	A*
<b>Civil Service</b> (see Government Employee Guidelines)	
<b>Cleaning and Dyeing Industry</b> (see Industrial, Manufacturing)	
<b>Clergy</b> (ordained) .....	3A
<b>Clerical</b> (not otherwise listed) .....	2A
<b>Clothing Designers</b> .....	3A
<b>Cold Storage</b>	
Proprietors, managers .....	A
Others .....	NE
<b>Collectors of Accounts</b> (not working from home)	
Office only .....	3A
Others .....	NE
<b>Commodity Brokers</b> (see Financial Services)	
<b>Comptrollers or Controllers</b> (also see Executives or Accountants) .....	4A
<b>Computers</b> (not self employed, not working from home)	
C.I.O., Sr. systems analysts, programmers, engineers or project managers .....	6A
Other systems analysts, programmers, web designers, web masters, database administrators, engineers and managers ....	5A*
Sales people, librarians .....	3A
Skilled repairs, keypunch operators, installers (light equipment) .....	2A
Deliveries (light equipment), installers (heavy equipment) .....	A
Deliveries (heavy equipment) .....	B
Consultant or independent contractor (see Consultants)	

**Construction**

Civil Engineers ( <i>see Engineers</i> )	
Surveyors ( <i>see Surveyors</i> )	
Architects ( <i>see Architects</i> )	
Drafters, estimators	3A
Owners	
50 or more full time employees, no hands on duties, primarily office duties (with less than 15% site visits)	6A
25 to 49 full time employees, no hands on duties, primarily office duties (with less than 15% site visits)	5A*
10 to 24 full time employees, no hands on duties, primarily office duties (with less than 15% site visits)	4A*
5 to 10 full time employees with 25% or less hands on duties	3A*
2 to 5 employees with 25% or less hands on duties	2A*
Foreman/Superintendents/Project Managers with no manual duties	2A*
Other inspectors or superintendents	A*
Other contractors, inspectors, superintendents, carpenters, foremen, heating and air conditioning installers, plumbers, pipefitters, steamfitters, tinsmiths (shop only), sheet metal workers (shop only), sprinkler installers, stationary engineers, electricians	A
Bricklayers, drywall installers, siding installers, glaziers, masons, tile and stone setters, marble, mosaic and terrazzo setters, cement and concrete finishers, cement mixer operators, elevator installation and repair, painters, paperhangers, ornamental iron workers, floor finishers, plasterers, stucco workers, grinders, welders, other skilled workers	B

**Construction (continued)**

Asbestos removers, blasters, explosive handlers,  
 roofers, insulators, structural iron workers,  
 steeplejacks, air hammer operators, rock drillers,  
 hod carriers, laborers ..... NE

**Consultants** (Not otherwise listed, office duties primarily,  
 not working exclusively from home)

Two years at current position, earning  
 \$100,000 per year or more, no sales ..... 5A\*  
 One year at current position, earning  
 \$50,000 per year or more ..... 4A\*  
 Others ..... 3A\*

**Convenience Stores**

Owners and managers ..... B  
 All others ..... NE

**Cooks and Chefs** (see Restaurants)

**Corporate Executives** (see Executives)

**Court Reporters** ..... A\*\*

**Credit or Mercantile Agency**

Inspectors or investigators  
 (not detectives) ..... 2A

**Crop Dusters** ..... NE

**Curators** (large established institution) ..... 3A

**Custodians and Handymen** ..... B

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\*Upgrade NOT available

\*\*Maximum benefit period limited to 5 years

## D

**Dairy Farming** (see *Farming*)

**Dancing Instructors** ..... NE

**Day Care Center** (not in or next to residence)

Owner, educational instructor licensed  
with state ..... 2A

Worker (full time) ..... A

**Decorators, Interior**

Consulting duties only ..... 3A

Window and display ..... 2A

Others including paperhangers, painters ..... B

**Delicatessen** (see *Restaurants*)

**Deliveries** (see *Drivers*)

**Dentistry**

Board certified endodontists, oral surgeons,  
periodontists, pediatric dentists ..... 5D\*

Board certified orthodontists, ..... 5S\*

Other dentists ..... 4M\*

Dental lab

Owners (no manual duties) ..... 3A

Other owners, technicians, other skilled  
workers ..... 2A

Dental hygienists, dental assistants,  
office assistants (not nurses) ..... 2A

**Dermatologists**

Duties may include limited superficial procedures  
such as shave or punch biopsy and/or non  
surgical cosmetic procedures ..... 5S\*

Mohs surgeon or similar invasive procedures .. 5I\*

Duties that include any plastic surgery or  
cosmetic surgical procedures ..... 4M\*

**Designers** (office or studio not in or next to residence)

Not otherwise classified ..... 2A

**Detectives** ..... NE

<b>Diamond Industry</b> ( <i>see Jewelry</i> )	
<b>Die Makers</b> (no grinding) .....	A
<b>Diet Center Counselors</b> .....	2A
<b>Dieticians</b> (no cooking) .....	3A
<b>Dishwashers</b> .....	NE
<b>Dispatcher</b> (not police or fire) .....	2A
<b>Divers and Diving Attendants</b> .....	NE
<b>Dock Workers</b>	
Superintendents, office clerks .....	A
Others .....	NE
<b>Dog Catchers</b> .....	NE
<b>Dog Kennels</b> ( <i>see Kennels</i> )	
<b>Domestic Servants, Maids, Butlers</b> .....	NE
<b>Doormen</b> .....	NE
<b>Drafters</b> .....	3A
<b>Dressmakers</b>	
In shop .....	A
At home .....	NE
<b>Drill Press Operators</b> .....	B
<b>Drivers</b>	
Bus, chauffeurs, limousine .....	B
Ambulance, race car, taxi .....	NE
Truck ( <i>see Truck Drivers</i> )	
<b>Drug Store</b>	
Registered pharmacists .....	6S
Medically trained pharmacy technicians .....	3A
Clerks .....	2A
<b>Dry Cleaning</b>	
Clerks (counter duties only), managers (supervising duties in plant only) .....	A
Other skilled workers .....	B

## E

### **Economists**

Ph.D. (at least 90% office duties) . . . . .	6A*
Masters Degree (at least 90% office duties) . . . .	5A
Other (at least 90% office duties) . . . . .	4A

### **Editors** (magazine, newspaper, publishing, not freelance)

Office duties only . . . . .	4A
Others . . . . .	NE

### **Electrical Industry** (*see also Construction or Industrial, Manufacturing*)

Electrical technicians . . . . .	2A
Electricians, installers . . . . .	A
Line workers, cable splicers, pole setters, transformers, tunnel workers, tower erectors . . . . .	NE

### **Electrolysisists** . . . . .

B

### **Electroplaters** . . . . .

B

### **Elevator**

Inspectors . . . . .	2A
Installation and repair . . . . .	B
All others . . . . .	NE

### **Emergency Room Physicians** . . . . .

4M\*

### **Endodontists** . . . . .

5D\*

### **Engineers** (registered professionals)

At least 90% office and consulting duties, engineering degree . . . . .	6S
Non-hazardous industries (less than 90% office and consulting duties only) . . . . .	4A
Others (individual consideration)	

### **Engravers**

Celluloid glass (dot etching, metal and plate photoengravers or lithographers) . . . . .	2A
Monument, stone . . . . .	B

### **Entertainment Industry** (*see Motion Picture and Theater*)



**Entomologists** (see *Scientists*)

**Executives** (Subject to consideration of industry involved)

For a detailed description of an Executive please see pages 5 and 6. Please refer to the specific industries for:

- Advertising      *see Advertising*
- Computer        *see Computer*
- Construction    *see Construction*
- Insurance        *see Insurance*
- Real Estate      *see Real Estate*
- Sales             *see Sales*
- Managers         *see Managers*

All others (office duties; less than 25% sales; foreign travel less than 4 trips per year)

Earning more than \$75,000 for each of the last two years (with most from salary as opposed to variable sources) with 10 or more full time employees ..... 6S

Earning \$60,001 to \$75,000 for each of the last two years (with most from salary as opposed to variable sources) with 10 or more full time employees ..... 5A

Earning \$45,000 to \$60,000 for each of the last two years (with most from salary as opposed to variable sources)with 10 or more full time employees ..... 4A

Earning less than \$45,000 for each of the last two years (with most from salary as opposed to variable sources)with 10 or more full time employees ..... 3A

**Exercise Instructors** (not in or next to residence; no martial arts) minimum 90 day elimination period ..... B

**Exterminators** (Tree, fumigators, skilled workers) ..... B

## F

**Factory Workers** (see *Industrial, Manufacturing*)

### Farmers

- Proprietors, lessees, managers, superintendents,  
(superintending duties only) . . . . . A
- Other proprietors, lessees, managers,  
superintendents (doing manual labor) . . . . . B
- Others, hired hands, seasonal . . . . . NE

**Farrier** (Horseshoer) . . . . . B

**Fence Erectors** . . . . . B

**Film Industry** (see *Motion Picture and Theater Industry*)

### Financial Services

- Banking, Investment banking
  - Salaried employees (see *specific occupation, such as Accountant, Banks, Computers, etc.*)
  - Other (see *Executive or Manager*)
  - Salaried employees not otherwise classified . . . . . 3A
- Brokers or Traders
  - Commodity, Futures, Energy, Options
    - Not floor trading, minimum 2 years experience, trading for clients . . . . . 3A\*
    - Floor trading, minimum 3 years experience, minimum \$75,000 per year in earnings, trading for clients . . . . . 2A\*
    - Above, if trading own accounts more than 25% . . . . . NE
    - All others . . . . . NE
  - Stock/Bonds
    - Office only, minimum 3 years experience, minimum \$75,000 per year in earnings . . . . 4A
    - Office only, less than 3 years experience or less than \$75,000 per year in earnings . . 3A
    - Floor traders, minimum 1 year experience, working for listed firm . . . . . 2A

**Financial Services (continued)**

Day Traders .....	NE
All others .....	NE
Hedge Funds, Money Managers, Arbitrage, Venture Capital, Portfolio Managers	
If salaried employee of a firm employing 10 or more persons .....	5A
If salaried employee of a firm employing less than 10 persons .....	3A*
If self-employed owner/partner of a firm	
With more than 10 full time employees ...	4A*
With 10 or less full time employees .....	3A*
Above - but trading own accounts or managing own or firm's funds more than 25% of the time .....	NE
Insurance ( <i>see Insurance Industry</i> )	
Financial Planner, Financial Advisor or Consultant ( <i>see Insurance Industry</i> )	
Not otherwise classified (if full time) .....	2A
<i>For Financial Services Industry - specific financial documentation required</i>	
<i>If salaried employee - copy of most recent W-2</i>	
<i>If self-employed owner, or partner - last two years' 1040s with all supporting schedules and attachments</i>	
<i>If commissioned income - last two years' 1040s with all supporting schedules and most recent years 1099s</i>	
<b>Firemen</b> .....	NE
<b>Fishing Industry</b> ( <i>also see Industrial, Manufacturing</i> )	
Fishers of any type, including lobster fishers, divers .....	NE
<b>Floor Finishers and Sanders</b> .....	B

\*Upgrade NOT available

**Florists**

Store Manager (at least 50% or more clerical duties) .....	2A
All others .....	A

**Foresters and Forest Rangers** ..... NE

**Fundraiser** (not self-employed) ..... 3A

**Funeral**

Directors, morticians, undertakers (no embalming) .....	2A
Embalmers .....	A
Others .....	B

**Fur Industry** (see *Industrial, Manufacturing*)

**Furniture Manufacture** (see *Industrial, Manufacturing*)

**Furniture Movers** (including machinery and safe movers) ..... NE

**G**

**Gambling Industry** (where legalized and operated in conformity with the law)

Proprietors .....	3A*
Managers .....	2A
Casino workers .....	A

**Game Wardens** ..... NE

**Garages** (*see Automobile Industry*)

**Garbage, Ash Collection, Garbage Disposal Plants and Incinerators** (*see Industrial, Manufacturing*)

**Gardeners** (*see Landscapers*)

**Garment Industry** (*see Industrial, Manufacturing*)

**Gas Industry** (*see Industrial, Manufacturing*)

**Geologists** (*see Scientists*)

**Glass Industry** (*see Industrial, Manufacturing*)

**Glaziers** ..... B

**Goldsmiths** ..... A

**Golf** (year-round industry only)

Proprietors, managers of golf courses .....	3A*
Proprietors, managers of driving ranges .....	2A*
Instructors (year-round at same club) .....	A
Caddie masters, starters, caretakers .....	B
Tournament professionals, all others .....	NE

**Government Employees**  
(*see Government Employee Guidelines*)

**Grain Mills, Grain Elevators**

Superintendents .....	2A
Foremen, inspectors .....	A
Skilled workers .....	B
All other employees .....	NE

**Graphic Artists** (*see Artists*)

**Grocery Store**

Owners, managers — large supermarket, part of national chain (no manual labor) . . . .	3A
Owners, managers — supervisory duties only . . . . .	2A*
Owners, managers, clerks — general duties . . . .	A
Cashiers . . . . .	B

**Guards** (not otherwise classified,  
not carrying a gun) . . . . . B

**Guides**

Museum or public building . . . . .	A
Tour guides, sightseeing only, employed all year . . . . .	B
Other . . . . .	NE

**Gunsmiths** . . . . . A

**Gynecologists** . . . . . 4M\*

## H

<b>Hairdressers</b> (also see <i>Beauty Parlors and Barbershops</i> ) .....	A
<b>Harbor Pilots</b> (see <i>Marine Industry</i> )	
<b>Harbor Masters</b> .....	B
<b>Health Spa or Club</b>	
Owners, managers, office duties only, well established business 3 years or more .....	2A
Other owners, managers .....	A
Instructors or personal trainers .....	B
<b>Heavy Equipment Operators</b> .....	B
<b>Hospitals</b> (see <i>Medical Services Industry</i> )	
<b>Hotels, Motels, Inns</b>	
Proprietors, managers, clerks .....	3A
Bellboys, chambermaids, unskilled workers .....	NE
<b>Household Appliances</b> (see <i>Appliances</i> )	
<b>Hydraulic Press Operators</b> .....	B

**I**

**Industrial, Manufacturing** (also see Executives, Engineers, Salespersons, Scientists or other specific occupations)

- Supervisors, managers (supervisory duties only, no manual duties):
  - Supervising 10 or more clerical level employees ..... 4A
  - Supervising fewer than 10 clerical level employees or 30 or more manual laborers ..... 3A
  - Others supervising manual laborers ..... 2A
- Supervisors with limited manual duties, foremen, inspectors ..... A
- Skilled workers ..... B

**Information Technology (IT)** (see Computers)

**Inspectors** (not otherwise classified)

- Insurance (see Adjusters)
- Credit, elevator, mercantile, real estate ..... 2A
- Building, food manufacturing, livestock, lumber, railroads, truck ..... A

**Insurance Industry** (also see Actuaries, Adjustor or other specific occupation)

**For MetLife or NEF only\***

- Chairman's Council, President's Conference, and Management Leader's Conference, Managing Partners or Master Producer all based on prior calendar year ..... 5A\*
- MDRT qualifiers, Leader's Conference, Other Managers and Senior Account Executives based on prior calendar year ..... 4A\*
- Other Representatives with three years of service and three year income average of \$45,000 per year or CLU, ChFC or CFP designation ..... 3A\*



**Insurance Industry (continued)**

Other Representatives with a minimum of  
1 to 3 years years experience and minimum  
income of \$20,000 for prior year ..... 2A\*

**Please note:** Those established representatives  
newly joining MetLife will be given consideration  
on a case by case basis.

**For other agents and brokers**

General agents, managers, agents earning  
over \$75,000 per year and in business over  
5 years ..... 4A\*

General agents, managers, agents earning  
over \$50,000 per year and in business over  
3 years ..... 3A\*

All other agents ..... 2A\*

Home Office Employees: *see specific occupation*

Executives (*see Executives*)

Underwriters ..... 5A

Raters, clerical duties in office only ..... 3A

Not otherwise classified ..... 3A

**Interior Decorators** (*see Decorators, Interior*)

**Internal Revenue**

(*see Government Employee Guidelines*)

**Interpreters** (full time only) ..... 2A

## J

### **Janitors**

Owners, managers (no cleaning duties) . . . . .	A*
Others . . . . .	B

### **Jewelry Industry** (also see *Watches or Watch Cases*)

Proprietors, managers, superintendents, office and supervisory duties only . . . . .	3A
Clerks, sales, other proprietors or managers, makers and repairers using hand tools only . . . . .	2A
Others, diamond dealers, cutters, polishers, setters . . . . .	NE

**Jockeys** . . . . . NE

### **Junk Dealers**

Proprietors (superintending duties only) . . . . .	B
All others . . . . .	NE

### **Justices of the Peace**

(see *Government Employee Guidelines*) . . . . . 3A

## K

### **Kennels**

Veterinarians, small animals only . . . . .	5A*
Veterinarians, other . . . . .	3A*
Proprietors, managers or operators (supervising only), breeders, trainers . . . . .	A
Groomers . . . . .	B
Others . . . . .	NE

## L

### **Labor Unions**

Union officials, office duties only .....	3A
All others .....	NE

### **Laboratory**

Owners (no manual duties), medical or dental .....	3A
Medical technicians .....	3A
Dental technicians .....	2A
Other skilled workers .....	A

**Landscape Architects** (with college degree) ..... 3A

**Landscape Designers** ..... 2A

**Landscapers, Gardeners, Nurseries** (year-round,  
full time, regularly employed)

Owners (no manual duties) .....	A
All others .....	B

### **Laundries**

Supervisory duties only .....	A
All others .....	B

**Lawyers** ..... 6S

**Lecturers** ..... NE

**Lens Grinders, Polishers or Cutters** (not Opticians) . A

### **Librarians**

Masters or Ph.D., Library Science .....	4A
Others .....	2A

**Lifeguards** ..... NE

### **Limousine**

Owner .....	A
Drivers .....	B

**Liquor Store Owner** ..... A

**Livestock**

Farmers, ranchers ( <i>see Farmers</i> )	
Buyers, sellers (not handling stock) .....	A
Auctioneers, inspectors .....	A
Superintendents, foremen .....	B
Others .....	NE

<b>Lobbyist</b> .....	5A
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<b>Locksmiths</b> .....	2A
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<b>Longshore Workers</b> ( <i>stevedores</i> ) .....	NE
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**Lumber Industry** (*see Industrial, Manufacturing*)

Loggers .....	NE
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# M

## **Machine Shop Workers**

Machinists (grinders, buffers, polishers, millwrights) .....	B
Maintenance ( <i>see Maintenance</i> )	
Others .....	NE

## **Maintenance**

Building superintendents .....	A
Janitor .....	B
Others .....	B

## **Managers** (*see Non-Industrial Workers*)

## **Manicurists** (in shops) .....

B

## **Manufacturer's Representatives**

5 years experience, office not in or next to residence, well established .....	4A*
Others .....	3A*

## **Manufacturing** (*see Industrial, Manufacturing*)

### **Marina**

Owners, managers (no manual duties) .....	2A
Skilled workers .....	B
Unskilled workers .....	NE

## **Marine Industry** (large passenger lines or freighters; not fishing, towing or hauling hazardous material)

Captains, first officers, doctors .....	3A
Harbor Pilots .....	NE
River Pilots .....	NE
Harbor Master .....	B
Radio operators, pursers, chief stewards .....	2A
All other workers .....	NE

## **Masons and Bricklayers** (*see Construction*)

## OCCUPATIONAL CLASS GUIDE

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<b>Massage Therapists</b> (Registered) .....	A
<b>Masseurs or Masseuses</b> .....	NE
<b>Mechanics</b> (see <i>Automobile Industry</i> )	
<b>Medical Services</b>	
Acupuncturist .....	A*
Chiropractor .....	A*
Podiatrist .....	A*
Psychiatrist .....	4M*
Pharmacist .....	6S
Optometrist (see <i>Optometrist</i> )	
Optician (see <i>Optician</i> )	
Nurses (see <i>Nursing</i> )	
Dentist (see <i>Dentistry</i> )	
Hospital/Clinic/Doctors office/Nursing Home or Independent Living Facility:	
Executive .....	5A
Administrator or business manager (no patient care) .....	4A
Dieticians (no cooking or serving) .....	3A
Unit Manager (not nursing) .....	3A
Nutritionist .....	3A
Clerical/Secretarial/Receptionist .....	2A
Medical/Surgical Assistant (earning more than \$35,000 per year) .....	3A
Medical/Surgical Assistant (earning \$35,000 or less per year) .....	2A
Physician Assistant (certified/licensed) .....	4A*
Paramedic/EMT (no ambulance) .....	A
Paramedic/EMT (ambulance) .....	NE
Perfusionist .....	3A
Speech Pathologist .....	4A
Speech, hearing, respiratory therapist .....	3A
Occupational or Physical Therapist .....	2A
Other Therapists .....	2A

**Medical Services (continued)**

Laboratory, x-ray, dialysis, EKG, ultrasound technicians .....	3A
Midwife (licensed not making house calls) ...	3A
Midwife making housecalls .....	2A
Medical equipment repair .....	2A
All surgeons .....	4M*
Allergist .....	5S*
OB/GYN .....	4M*
Psychiatrist .....	4M*
Anesthesiologist .....	4M*
Electrophysiologist .....	5S*
ENT (no surgical duties) .....	5S*
ENT (any surgical duties) .....	4M*
Emergency room physician .....	4M*
Family Practice .....	5S*
Gastroenterologist .....	5S*
General Practice .....	5S*
Hematologist .....	5S*
Internal medicine .....	5S*
Neonatologist .....	5I*
Neurologist .....	5S*
Oncologist .....	5S*
Pain Management (AAPM&R board certified) .....	5S*
Pain Management (All others) .....	4M*
Pathologist .....	5S*
Pediatrician .....	5S*
Physiatrist (AAPM&R board certified) .....	5S*
Pulmonologist .....	5S*
Cardiologist (non invasive/interventional procedures) ...	5S*
Cardiologist (any invasive/interventional procedures) ...	5I*

Radiologist (no invasive/interventional procedures) . . . .	5S*
Radiologist (any invasive/interventional procedures) . . . .	5I*
Rheumatologist . . . . .	5S*
Urologist (no surgical duties) . . . . .	5S*
Urologist (any surgical duties) . . . . .	4M*
All other Physicians or Osteopaths not otherwise listed (no invasive duties) . . . . .	5S*
All other Physicians or Osteopaths not otherwise listed (any invasive duties) . . . . .	5I*
Physicians and Osteopaths working in/for correctional facility . . . . .	NE
Attendants, cooks, orderlies, kitchen, laundry, custodial, drivers . . . . .	NE

**Messengers**

Unarmed . . . . .	A
Armed or using motorcycle or bicycle . . . . .	NE

**Metal Industry** (see *Industrial, Manufacturing*)

**Meteorologists** (see *Scientists*)

**Meter Installers or Repairers** (meters on ground  
or inside) . . . . .

B

**Meter Readers** (not government employees) . . . . .

A

**Military** . . . . .

NE

**Mining Industry** (*Office only, see Industrial, Manufacturing*)

All others . . . . .	NE
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**Ministers** . . . . .

3A

**Mobile Home Dealers** . . . . .

2A

**Models** . . . . .

NE

**Monument Industry**

Salespersons (sales only) . . . . .	3A
Carvers, engravers, setters . . . . .	B



**Motion Picture and Theater Industry**

(full time, not freelance)

Directors, producers, management (office duties only), booking and talent agents . . . . . 3A

Film developers, camera operators (no stunt work), stage managers, projectionists in studio, sound editors, recording engineers, directors or producers or managers on set . . . . . 2A

Make-up artists, camera repairs, film splicers, theater managers and proprietors . . . . . A

Theater projectionists, box office (full time) . . . . . B

Actors, ushers, attendants, stunts, others . . . . . NE

**Motivational Speaker** . . . . . NE

**Municipal Employees**

(see *Government Employee Guidelines*)

**Musicians** (sole occupation)

Concert, theater, symphony, TV, radio (working full time) . . . . . 2A

Others (including freelance) . . . . . NE

**Music Teachers**

Working from home . . . . . NE

Others (see *Schools*)

## N

**Neurosurgeons** ..... 4M\*

### **Newspaper Industry**

Printers (*see Printing and Publishing*)  
 Editors ..... 4A  
 Reporters, photographers (no flying),  
 clerks ..... 2A  
 Delivery (*also see Drivers*) ..... B

### **Non-Industrial Workers** (*also see specific occupations*)

Supervisors, managers (supervising duties only):  
 Supervising 30+ employees  
 (office duties only) ..... 4A  
 Supervising clerical level employees  
 (office duties only) ..... 3A  
 Supervising manual laborers, no manual  
 duties ..... 2A  
 Others ..... A  
 Foremen, inspectors ..... A  
 Skilled workers ..... B

### **Nuclear and Atomic Energy**

(*also see Industrial, Manufacturing*)  
 Individuals handling or coming in close  
 contact with radioactive materials ..... NE

### **Nursing**

Registered Nurses (directors, instructors)  
 Nurse Anesthetist ..... 3A  
 Nurse Practitioner ..... 3A  
 Registered Nurses (hospital or doctor's  
 office) ..... 2A  
 Registered Nurses, self employed or working  
 from a registry providing follow-up medical care  
 in patient's home, nursing home and  
 Licensed Practical Nurse (LPN) ..... A

**Nursing (continued)**

Registered Nurses or Licensed Practical Nurses (LPNs) (working in psychiatric hospital, working from registry in patient's home or nursing home who perform medical and non-medical duties, 2 years financial stability and receives W-2) ..	B
Certified nurses' aide (CNA) .....	B
Nurses' aides .....	NE
Registered Nurses or LPNs working in a correctional facility .....	NE

## O

<b>Obstetricians</b> .....	4M*
<b>Occupational Therapists</b> .....	2A*
<b>Office Clerks</b> ( <i>also see specific industry</i> )	
Typists, stenographers, general office .....	2A
<b>Office Managers</b> (supervisory duties only):	
Supervising 10+ 3A classified employees, office duties .....	4A
Others supervising 3A or clerical level employees, office duties .....	3A
Others .....	2A
<b>Oil and Natural Gas Industry</b> ( <i>see Industrial, Manufacturing</i> )	
<b>Oncologists</b> .....	5S*
<b>Ophthalmologists</b> (MDs)	
(non invasive, no surgical duties) .....	5S*
(invasive duties, any surgical duties) .....	4M*
<b>Opticians</b>	
Selling and fitting duties only .....	3A
Shopwork, grinders .....	2A
<b>Optometrists</b> .....	4M*
<b>Oral Surgeons</b> (Board Certified) .....	5D*
<b>Orthodontists</b> (Board Certified) .....	5S*
<b>Orthopedic Surgeons</b> .....	4M*
<b>Osteopaths</b> (DO) (non invasive) .....	5S*

**P**

**Painters**

- Artists (*see Artists*)
- Interior Decorators (*see Decorators, Interior*)
- House painters, shop painters of manufactured articles, sign painters ..... B
- Highway (directional lines and signs), bridge (including railroad), ship painters (hull or interior finishing), steeplejacks, structural iron ..... NE

**Paralegals**

- Earning \$35,000 per year or more, 3 years experience ..... 4A
- Others ..... 3A

**Paramedical Examiners**

- Office only ..... 3A
- Traveling duties ..... 2A
- Paramedics (no ambulance) ..... A
- Paramedics (in ambulance) ..... NE

**Pastors** ..... 3A

**Pattern Makers** ..... 2A

**Pawnbrokers** ..... NE

**Pediatricians** ..... 5S\*

**Periodontists** ..... 5D\*

**Personnel Agencies**

- Owners, proprietors, recruiters ..... 3A

**Pet Groomers** ..... B

**Pharmacists**

- Registered pharmacists ..... 6S

**Photoengravers** ..... 2A

\*Upgrade NOT available

<b>Photographers and Camera Operators</b>	
Commercial, still portrait (not freelance), studio only .....	3A
Newspaper, newsreel, motion picture (no stunts or flying) .....	2A
Aerial .....	NE
<b>Physical Therapists</b> .....	2A*
<b>Physicians</b> (see <i>Medical Services</i> )	
<b>Physician Assistants</b> (certified or graduate of accredited program) .....	4A*
<b>Physicists</b> (see <i>Scientists</i> )	
<b>Piano Repairers or Tuners</b> .....	A
<b>Pile Driver Operators</b> .....	NE
<b>Pilot</b> .....	NE
<b>Plastics Industry</b> (see <i>Industrial, Manufacturing</i> )	
<b>Plumbers</b> .....	A
<b>Podiatrists</b> (D.P.M.) .....	A*
<b>Police Officer</b> .....	NE
<b>Porters</b> .....	NE
<b>Postal Service</b> .....	NE
<b>Priests</b> .....	3A
<b>Printing and Publishing</b>	
Editors, copywriters .....	4A
Reporters .....	2A
Skilled workers .....	A
Others (office duties only) .....	3A
<b>Probation Officers</b> .....	NE
<b>Professors</b> (see <i>Schools</i> )	
<b>Proofreaders</b> (full time) .....	2A
<b>Property Managers</b> (office duties only, no manual or maintenance duties)	
Earning \$50,000 per year or more .....	3A*
Others .....	2A*
<b>Prosthetics</b> (also see <i>Artificial Limb Makers</i> ) .....	2A

<b>Psychiatrists</b> .....	4M*
<b>Psychotherapist</b>	
Ph.D. ....	4A*
Other .....	3A*
<b>Psychologists</b>	
Ph.D. ....	4M*
Others .....	3A*
<b>Publicity Agents or Managers</b> .....	3A
<b>Purchasing Agents</b> .....	3A

## R

**Rabbis** ..... 3A

### **Radio and Television Industry**

Broadcasting or Cable Studio:

Executive or manager, office duties only ..... 4A

Producers, program and studio directors .... 4A

Guides ..... A

Clerks, camera operators, stage managers,  
sound editors, sound technicians, and  
other technical crafts ..... 2A

Actors, actresses, announcers, reporters,  
other entertainers and personalities,  
disc jockeys ..... NE

Control Room:

Chief of engineers, supervisors ..... 2A

Control, switchboard, transmission and  
maintenance engineers ..... A

Transmitter:

Supervisors (office duties only) ..... 2A

Operators, engineers ..... A

Maintenance ..... B

Sales and Repairs:

Sales (store or shop only, no manual work) ... 3A

Clerical ..... 2A

Repairs ..... A

Skilled workers ..... B

**Radiologists** (*see Medical Services*)

### **Railroads**

Executives and office workers ..... 3A

Others — due to extensive disability benefits  
available through their employment, they are  
ineligible for additional disability coverage .. NE



**Real Estate Agents, Brokers, Realtors Residential**

(full time only)

Principals or owners, annual income of at least \$40,000 for each of the past 3 years . . . . .	3A*
Others . . . . .	2A*

**Real Estate Brokers, Commercial . . . . . 4A\***

**Real Estate Developers, Commercial or Residential**

(see Construction owners)

**Receptionists . . . . . 2A**

**Restaurants**

Establishments not otherwise listed below with secondary liquor sales

Proprietors, managers:

Not tending bar or cooking . . . . .	3A
Tending bar occasionally . . . . .	A
Regularly tending bar . . . . .	NE

Head waiters, maitre d'hotels, cashiers, cooks, chefs . . . . . A\*

Other employees . . . . . NE

Establishments catering primarily to liquor sales (Bars, cabarets, night clubs, taverns, etc.):

Proprietors, managers not tending bar, cashiers . . . . . B

Others . . . . . NE

Diners, cafeterias, cafes, pizzerias, fast food establishments, delicatessens:

Proprietors, managers (3 years in current establishment, earning \$50,000 per year or more, no cooking or serving) . . . . . A\*

All others . . . . . NE

**Retail Sales (non-food)**

Store proprietors, managers

(office duties only, no manual duties) . . . . . 3A

***Retail Sales (continued)***

Other proprietors and managers, office clerks, stock clerks and sales staff (light goods only) .....	2A
Stock clerks (others) .....	A
Grocery (food, <i>see Grocery</i> )	

**S**

**Salespersons** (full time, not otherwise classified)

- Minimum 2 years in current position, minimum earned income \$45,000 each year
- Travel to clients less than 30% of the time (no delivery, installing or repairing) . . . . . 4A
- Travel to clients 30% or more of the time (no delivery, installing or repairing) . . . . . 3A
- Sales Manager – supervising others (no delivery, installing or repairing) . . . . . 4A
- Soliciting and delivery by passenger auto only . . . . . 2A
- Installing, repairing, servicing . . . . . A
- Delivering by light truck or van . . . . . B

**Sandblasters**

- Building cleaners, glass and potteries, stone, metal . . . . . B

**Schools** (see *Government Employee Guidelines if applicable*)

- Principals, superintendents, other administrative officials . . . . . 4A
- Teachers
  - Academic subjects (classroom only) . . . . . 3A
  - Agricultural, animal husbandry, forestry, dance, driving, golf, handicrafts, horticulture, laboratory, manual training, physical education, music . . . . . A
  - Aides . . . . . NE
  - Not otherwise classified (classroom only) . . . . . A
  - Professors (College or University)
    - with Ph.D. . . . . 6S
    - with Masters . . . . . 5A
    - Instructors–Other . . . . . 4A

<b>Scientists</b> (including: agronomists, anthropologists, archaeologists, astronomers, bacteriologists, biologists, botanists, chemists, entomologists, geneticists, geologists, meteorologists, physicists)	
Actuarial, computer, library, medical, political, psychological and social sciences ( <i>see specific occupation</i> )	
Ph.D. (at least 90% office duties) . . . . .	6S
Masters Degree (at least 90% office duties) . . . .	5A
Others (at least 90% office duties) . . . . .	4A
Field work, no hazardous duties . . . . .	2A
<b>Seamstresses, Dressmakers</b>	
In shop . . . . .	A
At home . . . . .	NE
<b>Secretaries</b>	
Private to executive . . . . .	3A
Others . . . . .	2A
<b>Service Stations</b> ( <i>see Automobile Industry</i> )	
<b>Sewer, Sewage Disposal and Cesspool Workers</b>	
Inspectors, foremen . . . . .	A
Others . . . . .	NE
<b>Sextons</b> . . . . .	A
<b>Sheet Metal Workers, Tinsmiths</b>	
Shop work only . . . . .	A
Others . . . . .	B
<b>Shipping and Receiving Clerks</b>	
Office only . . . . .	2A
Light goods only . . . . .	A
All others . . . . .	B
<b>Shoe Repair</b>	
Shoemakers and repairers . . . . .	B
Bootblacks . . . . .	NE

**Sign and Billboard Industry**

Sign making (no installation) ..... A  
 Painting (no installation) ..... B  
 Others ..... NE

**Silversmiths** ..... A

**Sky Divers** (professional) ..... NE

**Social Workers** (*see Government Employee Guidelines*)

Office duties only ..... 3A  
 All others ..... A

**Speech Pathologists** ..... 4A

**Sports**

Executive office duties only ..... 4A  
 Athletic instructors, directors, managers,  
 coaches, scouts, full time umpires  
 (no martial arts):  
     Schools and colleges ..... 2A  
     Professional and other ..... NE  
 Professional athletes ..... NE  
 Beaches, pools, bathhouses (owners and  
 employees) ..... NE  
 Billiard and Pool Parlors, Dance Halls,  
 Skating Rinks:  
     Proprietors, managers (supervising duties  
     only, full time employment) ..... B  
     Others ..... NE  
 Bowling Alleys (*see Bowling Alleys*)  
 Golf (*see Golf*)  
 Racing — Horse and Dog:  
     Starters, judges, stewards, officials ..... A  
     Pari-mutuel clerks, trainers, stable hands,  
     harness drivers, jockeys ..... NE  
 Racing — Other  
     Motorboat, speedboat, motorcycle,  
     bicycle, etc. .... NE

**Sports (continued)**

Riding Schools:

Proprietors, managers (supervising duties only) ..... A

Instructors, stable hands, rodeo performers ..... NE

**Statisticians** (office only) ..... 3A

**Steamfitters** (non hazard industry) ..... A

**Stenographers** ..... A\*\*

**Stevedores** ..... NE

**Stewards or Stewardesses, Airline** ..... NE

**Stock and Bond Brokers or Sales** (see Brokers)

**Stock Clerks** (see Retail Sales)

**Supervisors** (see Industrial, Manufacturing)

**Surgeons** (see Medical Services)

**Surveyors**

Non-hazardous industries ..... 2A

Others ..... NE

**T**

**Tailors** (away from home)

Not cleaning .....	A
General duties .....	B

**Taxidermists** ..... 2A

**Taxicab**

Owner .....	B
Driver .....	NE

**Teachers** (see *Schools*)

**Technical Writers** (not self-employed) ..... 2A

**Telephone Industry**

Executives, managers, office duties only .....	4A
Supervisors, switchboard operators .....	2A
Foremen, inspectors, installers (meters inside or on ground) .....	A
Meter installers (other), cable splicers, outside foremen, power line and pole workers .....	NE

**Television** (see *Radio and Television Industry*)

**Tent Makers** ..... A

**Theater** (see *Motion Picture and Theater Industry*)

**Therapists**

Speech pathologists .....	4A*
Speech, hearing, respiratory .....	3A*
Occupational, physical and others .....	2A*
Therapist Assistants .....	NE
Family, marriage counselors	
MSW .....	3A
Ph.D. ....	4A
Drug or alcohol counselors .....	2A
Counselor-not otherwise classified .....	2A

**Ticket Agents** (office duties only) ..... 3A

**Tile Layers or Setters** ..... B

**Tinsmiths**

Shop work only ..... A

Others ..... B

**Toll Collectors** ..... NE

**Tools**

Tool designers ..... 2A

Tool or die makers (no grinding) ..... A

**Topographers** ..... 3A

**Tour Guides** (*see Guides*)

**Traffic Managers** (office duties only) ..... 3A

**Travel Agency**

Proprietors ..... 3A

Agents ..... 2A

**Tree Workers**

Fumigators, sprayers, and surgeons ..... NE

**Truck Drivers** (non-hazardous industries)

Drivers, heavy equipment operators ..... B

**Type Casters, Founders and Setters** ..... A

**Typesetters**

Computer only ..... 3A

Other ..... A

**Typists** (not working from home) ..... 2A



## U

**Undertakers** (see *Funeral Directors*)

**Union Officials** (see *Labor Unions*)

**Upholsterers** ..... A

## V

**Vending Machines** (operated in conformity with the law)

Collectors, fillers, installers, repairers,  
service ..... B

**Veterinarians** (D.V.M.)

Small animals only ..... 5A\*

Others ..... 3A

**Videographers** (commercial, not freelance) ..... 2A

**Video Store**

Owners, sales, managers ..... 2A

Purchasing, manual duties ..... A

**Violin Makers or Repairers** ..... A

## W

**Waiters or Waitresses** ..... NE

### **Wallpaper**

Designers ..... 3A

Makers ..... A

Hangers or printers ..... B

### **Warehouse Workers**

Checkers (not handling goods) ..... 2A

Checkers, craters, foremen, packers ..... A

Fork lift, powered truck operators, skilled  
workers ..... B

Hand truckers, laborers ..... NE

### **Watches or Watch Cases** (also see *Jewelry Industry*)

Makers or repairers using hand tools only ..... 2A

Makers or repairers using other type tools ..... A

### **Water Meters** (see *Government Employee Guidelines*)

Installers, repairers, testers ..... B

Readers, inspectors ..... A

### **Water Works**

Superintendents (superintending  
duties only) ..... 2A

Filter and pump operators ..... A

All other skilled employees ..... B

### **Welders and Cutters** (no unusual hazard) ..... B

### **Welfare Workers** (see *Government Employee Guidelines*)

Office duties only ..... 3A

Others ..... A

### **Wells** (not gas, oil or salt)

Borers, drillers, diggers (not handling  
explosives) ..... B

**Wholesale Distributor**

- Proprietors, managers (office duties only) . . . . . 3A
- Other proprietors and managers, office  
clerks, stock clerks (light goods only) . . . . . 2A
- Other stock clerks . . . . . A

**Wigmakers** . . . . . A

**Window Industry** (*see Industrial, Manufacturing*)

**Writers** (not freelance, not working from home)

- Copywriters . . . . . 4A
- Technical writers . . . . . 2A
- Others . . . . . NE

**X**

**X-ray**

- Radiologists (*see Medical Services*)
- Operators, technicians . . . . . 3A
- Repairs . . . . . 2A
- Service . . . . . A

**Y**

**YMCA** (*see Health Spa or Club*)

**Z**

**Zoos** (*see Government Employee Guidelines*)

- Zoo directors (no contact with animals)  
and administrative staff . . . . . 3A
- Zoo keepers . . . . . B
- Attendants, feeders . . . . . NE

**Zoologists** (*see Scientists*)



# UNDERWRITING & CLAIMS



By using this section, you will become familiar with MetLife's key underwriting rules, including issue and participation limits as well as medical requirements and financial requirements.

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# MEDICAL REQUIREMENTS

## Blood/Urine and Paramedical Requirements

For Advantage, Essential, Select, Salary Saver, Priority Plus, Mortgage Comp, Expense Plus (BOE) and Retirement Savings (RSDII)

Issue Ages	Monthly Indemnity <sup>1</sup> (Including SIO)	Requirement
18-59	Under \$2,500 \$2,500 and over	None Blood/Urine
All applicants in: CA, DC, FL, NJ, NY and TX	\$1,500 and over	Blood/Urine
18-59	\$2,500 and over	Paramed

## Blood/Urine and Paramedical Requirements Buy-Sell Business Protector

Issue Ages	Total Buy-Out Benefit Amount	
18-40	\$15,000-\$50,000	Non-Medical
	\$50,001-\$100,000	Non-Medical
	\$100,001-\$150,000	Non-Medical
	\$150,001 and Greater	Paramedical Full Blood Profile/ HOS PHI
	CA and FL – All Amounts	Paramedical Full Blood Profile/ HOS PHI
41-50	\$15,000-\$50,000	Non-Medical
	\$50,001-\$100,000	Non-Medical
	\$100,001-\$150,000	Non-Medical
	\$150,001 and Greater	Paramedical Full Blood Profile/ HOS PHI
	CA and FL – All Amounts	Paramedical Full Blood Profile/ HOS PHI
51 and Over	\$15,000-\$50,000	Non-Medical
	\$50,001-\$100,000	Paramedical Full Blood Profile/ HOS PHI
	\$100,001-\$150,000	Paramedical Full Blood Profile/ HOS PHI
	\$150,001 and Greater	Paramedical Full Blood Profile/ HOS PHI
	CA and FL – All Amounts	Paramedical Full Blood Profile/ HOS PHI

<sup>1</sup>These limits do not apply to Buy-Sell Business Protector Product. If an exam is required, MetLife will not repeat medical questions on the Personal History Interview.

## UNDERWRITING REQUIREMENTS

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### Personal History Interview (PHI) Limits For Advantage, Essential, Select, Salary Saver, Priority Plus, Mortgage Comp, Expense Plus (BOE) and Retirement Savings (RSDII)

<i>Occ Class</i>	<i>Monthly Indemnity<sup>1</sup> (including SIO<sup>2</sup>)</i>	<i>Requirement</i>
6A – 4A	\$0 to \$ 3,000 Over \$ 3,000	None PHI
3A – B	\$0 to \$ 2,000 Over \$ 2,000	None PHI

### Personal History Interview (PHI) Limits For Buy-Sell Business Protector

6A – 4A	\$0 to \$ 2,000 Over \$ 2,000	None PHI
3A – 2A	\$0 to \$ 1,000 Over \$ 1,000	None PHI
A – B	All Amounts	PHI

The underwriter may order a PHI or a consumer report based on information provided on the application such as: age, occupation, income, etc.

## ATTENDING PHYSICIAN'S STATEMENTS

If an Attending Physician's Statement (APS) is needed, it can be ordered by you or the Home Office through our vendors, EMSI, Inc. or Parameds.com. To determine if an APS is necessary, please see the following guidelines. If any additional APSs are required, based on current or additional medical information, the underwriter will notify you through the underwriting tracking system.

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<sup>1</sup> PHI required for all amounts for business owners.

**7-4** <sup>2</sup> Social Insurance Substitute (SIS) in NY and NJ.



## ATTENDING PHYSICIAN STATEMENTS (APS) ORDERING GUIDELINES

*Use this guide as a quick reference tool for ordering your APS information*

<b>Medical Conditions</b>	<b>APS if condition exists or existed within the past * years</b>
Routine physicals, check-ups, and exams	* 1
Disorder of the heart, arteries, veins or chest pain	APS in all cases
Arthritis, disorder or deformity of the bones or limbs, muscles or joints; neck or back disorders	* 10
Mental or nervous conditions – not under current treatment (stress, depression, anxiety, etc.)	APS in all cases
Elevated blood pressure (hypertension)	* 5
Cancer, tumors, or polyps	APS in all cases
Diabetes	APS in all cases
Lung disorders	* 5
Asthma or allergies (moderate to severe)	* 5
Disorders of the liver	* 10
Disorders of the digestive tract, intestines, pancreas; ulcer, colitis, ulcerative colitis, Crohn's disease	* 10
Epilepsy, unconsciousness, dizziness, paralysis, or impairment of the nervous system	* 10
Disorders of the urinary tract, kidney, bladder, or prostate	* 5
Disorder of the glands: thyroid, pituitary, adrenal or hyperlipidemia	* 5
Anemia or other blood disorders	* 10
Disorder of the uterus, ovaries, or breasts	* 5
Disorder or impairment of the eyes: glaucoma, retinal disorders, or blindness	* 10
Disorder or impairment of the ears: deafness or Meniere's disease	* 10

# FINANCIAL UNDERWRITING

## ISSUE AND PARTICIPATION LIMITS

The Issue and Participation Limits Chart (see page 7-7) shows the maximum amount of disability income insurance allowable with all companies based on earned income. This chart is for applicants who do not have group long-term disability (LTD) coverage in force. For applicants who have group LTD coverage, please see page 7-9. For physicians, dentists and dental specialists with or without group LTD, see page 7-16.

The Issue and Participation Limits Chart reflects the portion of earned income we will insure. Only earned income is insurable because unearned income will continue even if the insured becomes disabled.

## ***EMPLOYER PAY ISSUE AND PARTICIPATION LIMITS***

When the employer pays for at least 50% of the premium, and no portion of that premium is reported as taxable income to the insured, the employer pay chart should be used.

The employer pay Issue and Participation Limits are used for **employees** of Sole Proprietorships, Subchapter S Corporations and C Corporations. Additionally, Employer pay limits are available to C Corporation officers/shareholders.

Employer pay limits are not available to Sole Proprietors, Partners or Subchapter S Corporation officers/shareholders.

## UNDERWRITING REQUIREMENTS

### ISSUE AND PARTICIPATION LIMITS CHART<sup>1</sup>

ANNUAL EARNED INCOME	EMPLOYEE PAY <sup>2</sup> NON TAXABLE IDI BENEFITS			EMPLOYER PAY TAXABLE IDI BENEFITS		
	Total Indemnity	Basic Indemnity	SIO/SIS	Total Indemnity	Basic Indemnity	SIO/SIS
	MONTHLY INDEMNITIES					
\$18,000	.....\$1,000	.....\$300	.....\$700	.....\$1,300	.....\$500	.....\$800
20,000	.....1,100	.....400	.....700	.....1,400	.....600	.....800
24,000	.....1,300	.....550	.....750	.....1,700	.....800	.....900
30,000	.....1,650	.....850	.....800	.....2,150	.....1,200	.....950
36,000	.....1,950	.....1,100	.....850	.....2,550	.....1,450	.....1,100
40,000	.....2,150	.....1,250	.....900	.....2,850	.....1,750	.....1,100
48,000	.....2,600	.....1,550	.....1,050	.....3,400	.....2,200	.....1,200
50,000	.....2,700	.....1,650	.....1,050	.....3,550	.....2,300	.....1,250
52,000	.....2,800	.....1,700	.....1,100	.....3,700	.....2,450	.....1,250
60,000	.....3,250	.....2,050	.....1,200	.....4,250	.....2,850	.....1,400
70,000	.....3,800	.....2,600	.....1,200	.....4,950	.....3,550	.....1,400
80,000	.....4,350	.....3,150	.....1,200	.....5,650	.....4,250	.....1,400
90,000	.....4,900	.....3,700	.....1,200	.....6,000	.....4,600	.....1,400
100,000	.....5,000	.....3,800	.....1,200	.....6,000	.....4,600	.....1,400
110,000	.....5,050	.....3,850	.....1,200	.....6,400	.....5,000	.....1,400
120,000	.....5,500	.....4,300	.....1,200	.....7,000	.....5,600	.....1,400
130,000	.....5,950	.....4,750	.....1,200	.....7,600	.....6,200	.....1,400
140,000	.....6,400	.....5,200	.....1,200	.....8,150	.....6,750	.....1,400
150,000	.....6,900	.....5,700	.....1,200	.....8,750	.....7,350	.....1,400
160,000	.....7,350	.....6,150	.....1,200	.....9,350	.....7,950	.....1,400
170,000	.....7,800	.....6,600	.....1,200	.....9,900	.....8,500	.....1,400
180,000	.....8,250	.....7,050	.....1,200	.....10,500	.....9,100	.....1,400
190,000	.....8,700	.....7,500	.....1,200	.....11,100	.....9,700	.....1,400
200,000	.....9,150	.....7,950	.....1,200	.....11,650	.....10,250	.....1,400
210,000	.....9,650	.....8,450	.....1,200	.....12,250	.....10,850	.....1,400
220,000	.....10,100	.....8,900	.....1,200	.....12,850	.....11,450	.....1,400
230,000	.....10,550	.....9,350	.....1,200	.....13,400	.....12,000	.....1,400
240,000	.....11,000	.....9,800	.....1,200	.....14,000	.....12,600	.....1,400
250,000	.....11,450	.....10,250	.....1,200	.....14,600	.....13,200	.....1,400
260,000	.....11,900	.....10,700	.....1,200	.....15,000	.....13,600	.....1,400
270,000	.....12,000	.....10,800	.....1,200	.....15,000	.....13,600	.....1,400
280,000	.....12,000	.....10,800	.....1,200	.....15,000	.....13,600	.....1,400
290,000	.....12,000	.....10,800	.....1,200	.....15,000	.....13,600	.....1,400
300,000	.....12,500	.....11,300	.....1,200	.....15,000	.....13,600	.....1,400
310,000	.....12,900	.....11,700	.....1,200	.....15,500	.....14,100	.....1,400
320,000	.....13,350	.....12,150	.....1,200	.....16,000	.....14,600	.....1,400
330,000	.....13,750	.....12,650	.....1,200	.....16,500	.....15,100	.....1,400
340,000	.....14,150	.....12,950	.....1,200	.....17,000	.....15,600	.....1,400
350,000	.....14,600	.....13,400	.....1,200	.....17,500	.....16,100	.....1,400
360,000	.....15,000	.....13,800	.....1,200	.....18,000	.....16,600	.....1,400
370,000	.....15,400	.....14,200	.....1,200	.....18,500	.....17,100	.....1,400
380,000	.....15,850	.....14,650	.....1,200	.....19,000	.....17,600	.....1,400
390,000	.....16,000	.....14,800	.....1,200	.....19,500	.....18,100	.....1,400
400,000	.....16,000	.....14,800	.....1,200	.....20,000	.....18,600	.....1,400
410,000	.....16,000	.....14,800	.....1,200	.....20,000	.....18,600	.....1,400
420,000	.....16,000	.....14,800	.....1,200	.....20,000	.....18,600	.....1,400
430,000	.....16,000	.....14,800	.....1,200	.....20,000	.....18,600	.....1,400
440,000	.....16,000	.....14,800	.....1,200	.....20,000	.....18,600	.....1,400
450,000	.....16,000	.....14,800	.....1,200	.....20,000	.....18,600	.....1,400
460,000	.....16,000	.....14,800	.....1,200	.....20,000	.....18,600	.....1,400
470,000	.....16,000	.....14,800	.....1,200	.....20,000	.....18,600	.....1,400
480,000	.....16,000	.....14,800	.....1,200	.....20,000	.....18,600	.....1,400
490,000	.....16,000	.....14,800	.....1,200	.....20,000	.....18,600	.....1,400
500,000	.....16,650	.....15,450	.....1,200	.....20,000	.....18,600	.....1,400
520,000	.....17,350	.....16,150	.....1,200	.....20,000	.....18,600	.....1,400
540,000	.....18,000	.....16,800	.....1,200	.....20,000	.....18,600	.....1,400
560,000	.....18,650	.....17,450	.....1,200	.....20,000	.....18,600	.....1,400
580,000	.....19,350	.....18,150	.....1,200	.....20,000	.....18,600	.....1,400
600,000	.....20,000	.....18,800	.....1,200	.....20,000	.....18,600	.....1,400

If the total of MetLife IDI coverage in force and applied for exceeds \$16,000 per month, then the amount in excess of \$16,000 per month will include a premium surcharge.

For benefits in excess of \$16,000:

Benefits to age 65 – 70% premium surcharge  
5 yr benefit period – 35% premium surcharge

The chart on page 12 shows the method for calculating participation limits not shown on this chart.

<sup>1</sup> All applicants in occupational classes 3A to 6A who earn \$60,000 or more per year may choose the Total Indemnity issue limit as all base coverage. These amounts do not apply to RSDII

<sup>2</sup> With after-tax dollars

### MAXIMUM COVERAGE WITH GROUP LTD

If the applicant has employer paid (at least 50%) group LTD coverage in force or available and is paying all of the individual disability income premium, the amount of employer paid group LTD coverage will be discounted by 20%. The result should then be subtracted from the Maximum Coverage with Group LTD Chart Employee Pay IDI, (see page 7-9) to determine the available IDI benefit.

As an example:

***The employee has employer paid group LTD available that will cover 60% of his/her \$90,000 salary:***

- A.** LTD Monthly Benefit  
(.6 x monthly salary of \$7,500) = \$4,500
- B.** LTD Monthly Benefit after taxes (LTD discounted by 20%. Monthly group benefit of \$4,500 x .8 tax factor) = \$3,600
- C.** Maximum Coverage with Group LTD Limit (Employee paid D) = \$5,000/mo.
- D.** Amount MetLife will Issue (C-B) = \$1,400/mo.

If the individual DI is also all or partially employer paid, the group LTD benefit will not be discounted. It will be subtracted from the Maximum Coverage with Group LTD Chart Employee Pay IDI (see page 7-9) to determine the available IDI benefit.

## UNDERWRITING REQUIREMENTS

### MAXIMUM COVERAGE WITH GROUP LTD CHART<sup>1</sup>

ANNUAL INCOME	EMPLOYEE PAY IDI <sup>2</sup>	EMPLOYER PAY IDI
MONTHLY INDEMNITIES		
\$ 18,000	\$ 1,150	\$ 1,300
20,000	1,250	1,400
24,000	1,500	1,700
30,000	1,900	2,150
36,000	2,250	2,550
40,000	2,500	2,850
48,000	3,000	3,400
50,000	3,150	3,550
52,000	3,250	3,700
60,000	3,750	4,250
70,000	4,400	4,950
80,000	5,000	5,650
90,000	5,000	6,000
100,000	5,000	6,000
110,000	5,950	6,900
120,000	6,500	7,500
130,000	7,050	8,150
140,000	7,600	8,750
150,000	8,150	9,400
160,000	8,650	10,000
170,000	9,200	10,650
180,000	9,750	11,250
190,000	10,300	11,900
200,000	10,850	12,500
210,000	11,400	13,150
220,000	11,900	13,750
230,000	12,450	14,400
240,000	13,000	15,000
250,000	13,550	15,650
260,000	14,100	16,250
270,000	14,650	16,900
280,000	15,150	17,500
290,000	15,700	18,150
300,000	16,250	18,750
310,000	16,800	19,400
320,000	17,350	20,000
330,000	17,900	20,650
340,000	18,400	21,250
350,000	18,950	21,900
360,000	19,500	22,500
370,000	20,050	23,150
380,000	20,600	23,750
390,000	21,150	24,400
400,000	21,650	25,000
410,000	22,200	25,650
420,000	22,750	26,250
430,000	23,300	26,900
440,000	23,850	27,500
450,000	24,400	28,150
460,000	24,900	28,750
470,000	25,450	29,400
480,000	26,000	30,000
490,000	26,550	30,000
500,000	27,100	30,000
520,000	28,150	30,000
540,000	29,250	30,000
560,000	30,000	30,000
580,000	30,000	30,000
600,000	30,000	30,000

If the total of MetLife IDI coverage inforce and applied for exceeds \$16,000 per month, then the amount in excess of \$16,000 per month will include a premium surcharge.

For benefits in excess of \$16,000:

Benefits to age 65 – 70% premium surcharge  
5 yr benefit period – 35% premium surcharge

The chart on page 12 shows the method for calculating participation limits not shown on this chart.

<sup>1</sup> All applicants in occupational classes 3A to 6A who earn \$60,000 or more per year may choose the Total Indemnity issue limit as all base coverage. Any inforce group LTD must be deducted from the maximum coverage MetLife will offer. This chart may not be used for physicians, dentists and dental specialists.

These amounts do not apply to RSDII

<sup>2</sup> With after-tax dollars

### HOW TO MANUALLY CALCULATE ISSUE AND PARTICIPATION LIMITS

To calculate the issue or participation limit for an income, find the row of the range that the income falls within on the chart on page 7-12. Choose the appropriate column by determining if the employee or employer is paying for the benefit and if there is group LTD coverage in place. Multiply the income by the replacement percentage and divide that number by twelve to calculate the maximum monthly benefit or participation limit. The amount of benefit issued on any policy may never exceed the maximum for the income band, occupational class, issue age or as limited by rider. All issue and participation calculations are rounded to the nearest \$50 increment.

#### **Example 1**

- The applicant's income is \$40,000 annually. The employee is paying for the coverage with no group LTD in place.

The income falls within the \$18,000 to \$109,999 range. Based on the chart, the replacement percentage is 65%.

$$\mathbf{\$40,000 \times .65 = \$26,000}$$

$$\mathbf{\$26,000 \div 12 = \$2,167}$$

**Rounded to the nearest \$50 increment,  
the issue limit = \$2,150/mo.**

#### **Example 2**

- The applicant's income is \$420,000 annually. The employer is paying for the coverage with no group LTD in place.

The income falls within the \$300,000 to \$499,999 range. Based on the chart, the replacement percentage is 60%.

$$\$420,000 \times .60 = \$252,000$$

$$\$252,000 \div 12 = \$21,000$$

**The issue maximum for that income band is \$20,000/mo.**

***Example 3***

• The applicant's income is \$200,000 annually. The employee is paying for the coverage with group LTD in place.

The income falls within the \$110,000 to \$299,999 range. Based on the chart, the replacement percentage is 65%.

$$\$200,000 \times .65 = \$130,000$$

$$\$130,000 \div 12 = \$10,833$$

**Rounded to the nearest \$50 increment, the participation limit = \$10,850/mo.**

***Example 4***

• The applicant's income is \$600,000 annually. The employer is paying for the coverage with group LTD in place.

The income falls within the \$500,000 and above range. Based on the chart, the replacement percentage is 75%.

$$\$600,000 \times .75 = \$450,000$$

$$\$450,000 \div 12 = \$37,500$$

**The participation maximum for that income band is \$30,000/mo.**

## UNDERWRITING REQUIREMENTS

### Manual Calculation of the Issue and Participation Limits

Income Bands	EE Paid IDI		ER Paid IDI	
	Individual % Replacement & Maximum Monthly Benefit	W/LTD % Replacement & Maximum Monthly Benefit**	Individual % Replacement & Maximum Monthly Benefit	W/LTD % Replacement & Maximum Monthly Benefit**
\$18,000 - 109,999	65% up to \$5,000 Maximum*	75% up to \$5,000 Maximum	85% up to \$6,000 Maximum*	85% up to \$6,000 Maximum
\$110,000 - 299,999	55% up to \$12,000 Maximum	65% up to \$30,000 Maximum	70% up to \$15,000 Maximum	75% up to \$30,000 Maximum
\$300,000 - 499,999	50% up to \$16,000 Maximum		60% up to \$20,000 Maximum	
\$500,000 +	40% up to \$20,000 Maximum			

The Individual Percentage can be all with MetLife or in participation with other IDI coverage inforce. With LTD Percentage, the amount over the LTD is less any other IDI inforce.

If the total of MetLife IDI coverage inforce and applied for exceeds \$16,000 per month, then the amount in excess of \$16,000 per month will include a premium surcharge.  
For benefits in excess of \$16,000:

Benefits to age 65 – 70% premium surcharge  
5 yr benefit period – 35% premium surcharge

Those in occupational classes B, A and 2A and all applicants who earn less than \$60,000 per year must split the benefit amount between base and SIO/SIS. Benefit amounts issued can not exceed the individual maximum for the applicant's income when group coverage is in force or available.



**Occupational Class Limits**

<b>Occ Class</b>	<b>Issue Limit</b>	<b>Participation with IDI</b>	<b>Participation with LTD</b>
MONTHLY INDEMNITIES			
4A, 5A, 6A, 6S	\$20,000	\$20,000	\$30,000
5S / 5D	\$16,000	\$20,000	\$20,000
5I / 4M	\$12,500	\$16,000	\$20,000
3A	\$12,000	\$12,000	\$20,000
2A	\$7,000	\$7,000	\$15,000
A / B	\$4,000	\$4,000	\$4,000

Not applicable in California.

Maximum with Lifetime Rider is \$10,000/mo.

Age 59 and older the maximum, all sources is \$10,000/mo.

The maximum issue limit for Mortgage Comp (AH5-88 in NY and MN) is \$2,500/mo.

The maximum issue limit for the Priority Plus is \$10,000/mo. including SMB/SIS

The maximum issue limit for the Your Occupation rider and all Transitional Your Occupation riders is \$16,000/mo.

If the total of MetLife IDI coverage in force and applied for exceeds \$16,000 per month, then the amount in excess of \$16,000 per month will include a premium surcharge.

For benefits in excess of \$16,000:

Benefits to age 65 – 70% premium surcharge

5 yr benefit period – 35% premium surcharge

### ***GROUP LTD IN COMBINATION WITH INDIVIDUAL DISABILITY INFORCE***

When there is individual disability income insurance inforce in conjunction with group long term disability insurance, the group LTD (after tax) is first subtracted from Maximum Coverage with Group LTD Limits Chart (page 7-9) then:

- If the resulting amount is greater than the policy issue maximum stated on the Occupational Class Limits (see page 7-13), the individual coverage will be subtracted from the policy issue maximum; or
- If the resulting amount is less than or equal to the policy issue maximum on page 7-13 (Occupational Class Limits), the individual coverage will be subtracted from the resulting amount based on the Maximum Coverage with Group LTD Limits Chart (page 7-9).

As an example:

**The insured has an annual income of \$600,000 with group LTD coverage of \$10,000/mo., and an individual disability income policy for \$3,000/mo.:**

- A.** LTD Monthly Benefit after taxes  
( $\$10,000/\text{mo} \times .8$  [tax factor]) = \$ 8,000/mo
- B.** Maximum Participation with Group LTD Limit  
(Employee pay DI) = \$30,000/mo
- C.** Group Limit minus Group LTD (after taxes)  
( $\$30,000 - \$8,000$ ) = \$22,000/mo.\*  
*\*\$22,000/mo. is greater than the Issue Maximums (page 7-13), so we use \$20,000/mo.*
- D.** Maximum allowable after Group LTD less Individual DI  
( $\$20,000/\text{mo.} - \$3,000/\text{mo.}$ ) = \$17,000/mo.
- E.** Amount MetLife will Issue = \$17,000/mo.

### **LIMITATIONS FOR MAXIMUM COVERAGE WITH GROUP LTD CHART**

IDI issue amounts cannot exceed the issue maximums based on an applicant's occupational class or age as indicated on the Occupational Class Limits chart on page 7-13.

**ISSUE AND PARTICIPATION LIMITS FOR PHYSICIANS, DENTISTS AND DENTAL SPECIALISTS**

The Issue and Participation Limits Charts show the maximum amount of disability income insurance allowable with all companies based on earned income. See the chart on page 7-7 for applicants who do not have group long-term disability (LTD) coverage in force. See the chart on page 7-9 for applicants who do have group long-term disability (LTD) coverage in force.

The Issue and Participation Limits Chart reflects the portion of earned income we will insure. Only earned income is insurable because unearned income will continue even if the insured becomes disabled.

The amounts shown by income based on the charts on pages 7-7 or 7-9, may not exceed the maximum amount shown by occupational class in the chart below.

<b>MAXIMUM ISSUE AND PARTICIPATION LIMITS FOR PHYSICIANS AND DENTISTS*</b>				
	<b>5S</b>	<b>5D</b>	<b>5I</b>	<b>4M</b>
	<b>MONTHLY INDEMNITIES</b>			
Issue Limit – Max MetLife will Issue	\$16,000	\$16,000	\$12,500	\$12,500
Maximum Participation with <u>other</u> DI coverage	\$20,000	\$20,000	\$16,000	\$16,000
Max Participation with LTD	\$20,000	\$20,000	\$20,000	\$20,000

\* For the Issue and Participation limits for California, see the Salary Saver reference manual.

***EMPLOYER PAY ISSUE AND PARTICIPATION LIMITS***

When the employer pays for at least 50% of the premium, the Employer Pay Columns of the Issue and Participation Charts on pages 7-7 and/or 7-9 should be used.

The Employer Pay Columns of the Issue and Participation Limits charts are used for employees of Sole Proprietorships, Subchapter S Corporations and C Corporations. Additionally, employer pay limits are available to C Corporation officers/shareholders. Employer pay limits are not available to Sole Proprietors, Partners or Subchapter S Corporation officers/shareholders.

Employer pay limits are not available to Sole Proprietors, Partners or Subchapter S Corporation officers/shareholders.

**FINANCIAL DOCUMENTATION REQUIREMENTS**

For the purpose of determining the appropriate level of financial documentation, “Monthly Indemnity” includes amounts applied for (and inforce) with MetLife plus all other disability coverage (individual and/or LTD) inforce and applied for.

## UNDERWRITING REQUIREMENTS

Entity	Monthly Indemnity Up to \$7,500/mo	Monthly Indemnity \$7,501/mo to \$10,000/mo	Monthly Indemnity Over \$10,000/mo
Employee (non-owner)	W-2 or YTD paystub or copy signed employment agreement	Most recent 1040 with all schedules	Most recent 1040 with all schedules
Sole Proprietor	Pages 1 & 2 of the most recent 1040 and most recent Schedule C	Most recent 1040 with all schedules	Two (2) most recent 1040s with all schedules
Partner	Pages 1 & 2 of the most recent 1040 and most recent K-1	Most recent 1040 with all schedules	Two (2) most recent 1040s with all schedules
Owner-S-Corp	Pages 1 & 2 of the most recent 1040 and Page 1 & 2 of the 1120	Most recent 1040 with all schedules	Two (2) most recent 1040s with all schedules
Owner-C-Corp	Pages 1 & 2 of the most recent 1040 and Page 1 & 2 of the 1120	Most recent 1040 with all schedules and Pages 1 & 2 of the 1120	Two (2) most recent 1040s with all schedules and Pages 1 & 2 of the 1120

LLC, LLP, PC or PA: Requirements based on how applicant has filed their federal tax returns. Please note – when 1040 is a joint return, please submit copies of the W2s for both taxpayers.

## SPECIAL REQUIREMENTS

### ***If Net Worth exceeds \$5 million:***

- For Monthly Indemnity up to \$7,500/mo. - please submit most recent 1040 with all schedules.
- For Monthly Indemnity over \$7,500/mo. - use guidelines above.

### ***If Unearned Income exceeds 10% of Earned Income to a Maximum of \$30,000:***

- For Monthly Indemnity up to \$7,500/mo. - please submit most recent 1040 with all schedules.
- For Monthly Indemnity over \$7,500/mo. - use guidelines in the table above.

***If Earned Income has fluctuated (up or down) by more than 25% over the past two years:***

- For Monthly Indemnity up to \$7,500/mo. - please submit most recent 1040 with all schedules.
- For Monthly Indemnity over \$7,500/mo. - use guidelines in the table on page 7-18.

***Commissioned Salespeople:***

- For Monthly Indemnity up to \$7,500/mo. - please submit two (2) most recent 1040s pages 1 & 2 and Schedule C or K-1 (as applicable).
- For Monthly Indemnity over \$7,500/mo. - please submit two (2) most recent 1040s with all schedules.

***Financial Services:***

1. Salaried employees - use guidelines in the table on page 7-18.
2. Self-employed owner or partner:
  - For all Monthly Indemnities - please submit two (2) most recent years' 1040s with all schedules, and all W2s and/or 1099s.

***Available monthly indemnity*** is based on the applicant's Earned Income. Generally speaking Earned Income would be:

## UNDERWRITING REQUIREMENTS

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Employee (non-owner)	Wages listed on the W2
Sole Proprietor	<u>Net</u> after business expenses listed on Schedule C
Partner	<u>Net</u> share of partnership income listed on the Schedule E or K-1
For S-Corp. Owner	Wages listed on the W2 plus share of S-corp <u>net</u> income listed on Schedule E or 1120S
For C-Corp. Owner	Wages listed on the W2 plus share of <u>net</u> C-corp income listed on 1120

For a Personal Services business where business value is based solely on an owner's income, in lieu of an Accountant's Financial Statements, we will use two (2) most recent years' personal and business tax returns (1040 with all schedules and 1120C, 1120S or Partnership tax returns as may be applicable).

We reserve the right to request other financial data as may be necessary to evaluate the business value and/or buy-sell risk.

In addition to the financial documentation required for DI and/or Business Overhead Expense (BOE), the financial documentation (financial statements) above will also be needed for Buy-Sell.

## INCOME AVERAGING

For insureds that are self employed or for incomes with fluctuations greater than 20%, we will average these incomes to determine the maximum monthly indemnity.

However, if the income has decreased over 3 years, we will take the lowest earned income amount to determine the maximum monthly indemnity.



## **OTHER INDIVIDUAL COVERAGE**

Other individual disability income insurance coverage in force or applied for will be subtracted from our Issue and Participation Limits Charts (pages 7-7 and 7-9).

## **EARNED INCOME**

■ Earned income includes: salary, fees, commissions, bonuses, and proportionate share of the net profit of a business if the applicant is an owner or a part owner (at least 20%). A one-time bonus, that is not ongoing, is not eligible.

■ Earned income excludes unearned income such as: dividends, interest, rents, royalties; trust, annuity and investment income; income from deferred compensation plans, formal sick pay benefits, disability income insurance policies and retirement plans; and any other income not derived from the applicant's job activities.

■ In addition, income not reported on the applicant's federal income tax return and income derived from illegal activities will not be counted as earned income.

## **UNEARNED INCOME**

If the applicant's average annual unearned income exceeds the lesser of 10% of earned income or \$30,000, the amount of maximum monthly indemnity available under the issue and participation limits will be reduced by one-half the amount of unearned income in excess of that threshold.

### PENSION AND PROFIT SHARING PLANS

Pension and profit sharing plan contributions made by the employer on behalf of the employee may be added to earned income.

Financial information verifying the amount of the contribution should be provided when the application is submitted.

We will consider contribution amounts up to the current I.R.S. guidelines.

### DEFERRED COMPENSATION OR STOCK OPTIONS

Deferred compensation and stock options are generally not considered as part of an applicant's earned income. While deferred compensation and stock options can be part of an applicant's overall compensation package, their long term nature as well as the inability to correlate these directly to income earned for service performed (in a given year), are reasons why we can not count them as part of the applicant's earned income.

### BONUS AND INCENTIVE COMPENSATION

We will generally include bonus and incentive compensation as earned income, so long as the bonus or incentive compensation paid is directly linked to services performed and is paid to the applicant, as cash, in that same year or no later than the first quarter of the following year. One-time bonus payments, which are not part of an ongoing incentive compensation program, will **not** be considered as earned income.

Generally speaking, bonus and incentive compensation payments are reported (for tax

purposes) on the W2. Payments reported on a 1099-MISC are generally not considered as bonus or incentive compensation payments. We may have to ask for additional documentation to substantiate the nature of any bonus or incentive compensation programs.

### **VOLUNTARY LTD PLANS**

Voluntary group LTD plans are group LTD plans where the premiums are paid by the insured (with benefits being received tax-free) and the insured may elect at various times, to participate in, or may opt in or out of, the LTD plan.

Such voluntary plans present a unique risk. The ability to “opt in and out” of these plans is generally subject only to simplified medical underwriting that usually requires only a simple statement of good health. As an individual can easily opt in and out of the plan and as the LTD carrier generally does not financially underwrite the individual risk, the potential for overinsurance may exist.

When it comes to a voluntary LTD plan, some clients may choose not to participate or to “opt out” of the plan and MetLife will accept the applicant’s representations that they will either:

1. not enroll in the LTD plan; or
2. opt out of the LTD plan.

With this representation from the applicant, we will not count the Voluntary LTD coverage towards calculating benefits under the I&P limits.

It is important to review the implications and impact of replacement within the context of the case and MetLife's final offer. Replacement would be limited to offers that are standard as applied for. Replacement of inforce coverage is not appropriate when MetLife's offer includes a rating, exclusion rider(s) or limitations of the benefit period.

**NOTE** - *For applicants eligible to participate in an Employer paid LTD plan, MetLife will count benefits for which the applicant is eligible under the Employer paid plan, regardless of whether the applicant participates in the plan, towards the overall I & P limits.*

### NET WORTH

Substantial net worth creates the potential for additional unearned income. In the event of a prolonged disability, the insured may be able to rearrange assets to generate additional income.

Any applicant whose net worth exceeds \$5 million will have net worth reviewed for degree of liquidity and potential to generate additional unearned income.

In some situations, applicants with substantial net worth may not be eligible for any disability coverage, or may be offered policies with reduced amounts of benefits and/or longer elimination periods and/or shorter benefit periods.

## BUSINESS OVERHEAD EXPENSE (BOE)

### *For Occupational Classes 2A to 6A*

- BOE is available to sole proprietors, partnerships and certain corporate entities (see grid below for details).
- Owner, partner or shareholder must be actively at work in the business operations at least 30 hours per week and must be responsible for his/her share of overhead expenses incurred by the business.
- Except for professionals (CPA, attorney, etc.) – business operated from home is **not** eligible for BOE coverage.

### *For Occupational Classes A to B*

- Chiropractors and Podiatrists are not eligible
- BOE coverage is available only to businesses with NO MORE than 5 employees

## EXPENSE PLUS 2005 POLICY DETAILS

Issue Ages 18-59

Occupational Classes B - 6A

Elimination Periods 30, 60, 90 Days

Benefit Periods 12 Months, 18 Months or 24 Months

Noncancelable, Guaranteed Renewable to Age 65

Conditionally Renewable to Age 70

Own Occupation Definition of Disability for Benefit Period

Presumptive Total Disability

Extension of Benefits Provision

Extension of Benefits for Disability

Carry Over of Benefits for Disability

Salary Replacement

Waiver of Premium

Recurrent Disability

Exchange Privilege

Guaranteed Insurability Rider (2A-6A)

Built-In Residual Disability Benefit

## UNDERWRITING REQUIREMENTS

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### BUSINESS ELIGIBILITY REQUIREMENTS

	For Personal Service Businesses	For Non-Personal Service Businesses
	<i>Number of owners/employees</i>	<i>Number of owners/employees</i>
Sole-Proprietor	Up to 10 employees <sup>1</sup>	Up to 5 employees <sup>2</sup>
Partnership	Up to 5 partners <sup>3</sup> , and up to 25 employees total <sup>4</sup>	Up to 3 partners, and up to 10 employees total <sup>1</sup>
Corporation (S or C)	Up to 5 shareholders <sup>3</sup> , and up to 25 employees total <sup>4</sup>	Up to 3 shareholders, and up to 10 employees total <sup>1</sup>
PC, PA, LLC, LLP	Use above as may be appropriate to the actual business structure	Use above as may be appropriate to the actual business structure

For non-personal service partnerships or corporations with 2 or more owners and/or more than 5 employees, we would require a cover letter explaining how the disability of the proposed insured would result in a substantial loss of business revenues without a decrease in business operating expenses.

### BOE – FINANCIAL REQUIREMENTS

Amounts (per owner) up to and including \$15,000/mo.	Most recent year's complete tax returns for the business entity, <i>or</i> full year P&L statement
Amounts (per owner) over \$15,000/mo.	Two (2) most recent years' complete tax returns for the business entity, <i>or</i> 2 full years' P&L statements
Amounts (per owner) over \$25,000/mo.	Two (2) most recent years' complete tax returns for the business entity, and 2 full years' P&L statements

<sup>1</sup> No more than 2 employees can be in the same profession or performing the same duties as the owner

<sup>2</sup> No more than 1 employee can be in the same profession or performing the same duties as the owner

<sup>3</sup> Minimum ownership at least 10%

<sup>4</sup> No more than 4 employees can be in the same profession or performing the same duties as the principals

## BUY-SELL

1. Business entity must have been active and operational for at least 2 years (prior to the application date)
2. Each insured must have been active in the business for at least one year
3. Each insured must be active (as opposed to passive/silent) in the business at the time of application
4. Minimum net worth of the business entity must be at least \$50,000
5. Each insured must have an income of at least \$25,000 per year
6. One owner cannot own more than 90% of the business
7. Maximum of 5 business owners if applying for cross purchase

### BUY-SELL POLICY DETAILS

Ages	18-59
Occupational Classes	6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A, B
Maximum of 10 Owners	No parent/child or husband/wife ownership arrangements
Elimination Periods	365, 547, and 730 days are available
Benefit Periods	Monthly installment payment method includes 12, 24, 36, 48 and 60 months, Down Payment and Lump Sum
Buy-Sell Agreement:	<ul style="list-style-type: none"> <li>• is not needed at the time of underwriting*</li> <li>• Must be in effect as of the end of the Elimination Period</li> <li>• At time of claim, must be provided along with "Proof of Loss" statement</li> <li>• New York requires the Buy-Sell agreement to be completed in the first year the policy is in force.</li> </ul>

\* MetLife reserves the right, pursuant to its underwriting rules, to request such an agreement at any time

## UNDERWRITING REQUIREMENTS

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### BUY-SELL FINANCIAL REQUIREMENTS

**Financial Documentation will be required for ALL Buy-Sell cases -**

#### Business Value at Risk

(sum of all owners'/proposed insured's value)

Less than or equal to \$1 million	Greater than \$1 million
The most recent year's Financial Statement *	Two (2) most recent years' Financial Statements

*\*Financial Statements are accountant prepared financial statements which include an Accountant's statement/letter; Balance Sheet; Profit & Loss Statement, and Notes to the Financial Statement.*

### BUY-SELL ISSUE LIMITS

Elimination Period	Total Pay-Out: Monthly Installment, Lump Sum and Down Payment. <sup>1</sup>	Total Pay-Out: Monthly Installment, Lump Sum and Down Payment.
	6A, 5A, 4A, 3A, 2A	A & B
365 Days	\$1,000,000	\$750,000
547 Days	\$1,500,000	\$1,125,000
730 Days	\$2,000,000 <sup>2</sup>	\$1,500,000

The minimum issue limit is \$15,000 Lump Sum Benefit and/or \$250 per month Monthly Installment Benefit. Down Payment method – Elimination Period for the Lump Sum Benefit and Monthly Installment Benefit must be the same.

*Please note: The tax consequences of this product vary depending on the tax profile of the business owners. Neither MetLife nor its representatives may provide legal, accounting or tax advice. Your clients should consult with their advisors concerning their particular circumstances.*

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<sup>1</sup> Dentists and Doctors are limited to a maximum of \$1,500,000.

<sup>2</sup> Amounts up to \$2,500,000 MAY be considered for occupational Class 6A and 5A subject to prior underwriting approval. Consideration of these excess amounts may require additional medical and financial information.



## RETIREMENT SAVINGS DISABILITY INCOME UNDERWRITING

- Retirement Savings Disability Income Insurance policies are subject to being rated, ridered or declined based on underwriting outcomes.
- The RSDII Supplemental Application is the only required financial documentation.

## APPLICATION REQUIREMENTS

All Retirement Savings Disability Income Insurance applicants are required to complete and sign the following:

- Long form application
- Retirement Savings Disability Income Insurance Supplemental Application (Nationwide IDI2000-APP-RSP or NY state specific IDI2000-APP-RSP-NY).
- Retirement Savings Disability Income Insurance Disclosure Statement\* (provides details of the program and trust arrangement)
- Trust Agreement\*
- All forms are required prior to policy issue.

If a MetLife IDI policy (other than a GSI policy) was issued within the past 6 months, the application from that previous MetLife IDI policy can be used as follows:

If the application is less than 6 months old (from the date application signed) it can be used along with RSDII Supplemental Application and other required RSDII documentation to apply for a new RSDII policy.

## UNDERWRITING REQUIREMENTS

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■ Paramedical exams, blood and urine results, APSs and PHIs from the prior file will be used to satisfy underwriting requirements for the new RSDII policy.

If the long form application from a prior MetLife IDI policy is more than 6 months old the applicant will be required to complete a new long form application in addition to all required RSDII documentation.

■ Even though a new application is required, paramedical exams, blood and urine results, APSs and PHIs (if they are less than 12 months old) from prior file can be used to satisfy underwriting requirements for the new RSDII policy.

## STARTING PRACTICE LIMITS

In certain professions where incomes grow quickly our Disability Income Starting Practice Limits are offered without regard to an applicant's current income. The amounts listed on the next page will be available as basic monthly indemnity or up to \$1,000/mo. may be taken as SIO<sup>1</sup>. These limits are available without the need for financial documentation.

As a reminder, other individual or group disability<sup>1</sup> insurance currently in force will be subtracted from the limits below.

***For Residents and Interns — only individual disability coverage will be subtracted from the limits below.***

<b>Occupation</b>	<b>Starting Practice Limits</b>	
	<b>Total Monthly Indemnity</b>	<b>RSDII</b>
<b>FIRST YEAR</b>		
Physician (MD or DO) . . . . .	\$5,000 . . . . .	\$1,000
Dentist (DDS) . . . . .	3,500 . . . . .	.700
Optometrist . . . . .	2,500 . . . . .	.500
Attorney . . . . .	3,000	
Veterinarian . . . . .	3,000	
CPA . . . . .	3,000	
Engineer . . . . .	3,000	
Architect . . . . .	3,000	
Pharmacist . . . . .	3,000	
<b>RESIDENTS</b>		
Fellow (declared) . . . . .	4,000	
Resident (3yr) MD/DO . . . . .	3,700	
Intern MD/DO . . . . .	3,500	
Dental Resident . . . . .	3,500	
<b>STUDENTS</b>		
Senior Medical Student . . . . .	2,100	
Senior Dental . . . . .	2,100	
Sr. Veterinarian . . . . .	2,000	
Third Year Law . . . . .	1,000	
MBA Final Year . . . . .	1,000	

All amounts shown are available without financial documentation. Maximum—all sources including GIO—remains at \$10,000/month if applying for Lifetime benefit rider.

Final outcome and eligibility for any case is subject to underwriting review.

<sup>1</sup> For instructions on discounting group coverage, please see page 7-8

### STARTING PRACTICE BENEFIT RIDERS AVAILABLE

Automatic Increase Feature  
Catastrophic Benefit  
COLA 1-7% CPI Compound  
COLA 3% Simple  
Refund of Premium (Good Health Benefit)  
Guaranteed Insurability  
Lifetime  
Long Term Care-Guaranteed  
Purchase Option (LTC-GPO)  
Residual  
Transitional Your Occupation  
Your Occupation

**Please see the product descriptions in Section 7 for guidelines based on occupational class, product features, state of issue and age of applicant.**

***Financial information is not required for monthly indemnity amount or to obtain financial documentation discount.***

# SPECIAL REQUIREMENTS

STATE	EXCEPTIONS
CA	Salary Saver and Expense Plus only
CO	180 EP not available on Mortgage Comp
CT	Refund of Premium not available; 730 EP not available; Catastrophic Disability and LTC GPO not available
DE	365 & 730 EPs not available
DC	Mortgage Comp not available
FL	Refund of Premium not available; LTC GPO not available 60 EP not available on Mortgage Comp
HI	See State Cash Sickness Benefits on page 7-35
IN	180 EP not available on Mortgage Comp
IA	Mortgage Comp not available 730 EP not available
MA	Unisex rates for Mortgage Comp 60 & 180 EPs not available on Mortgage Comp
MI	Priority Plus not available 60 EP not available on Mortgage Comp
MT	Unisex rates Mortgage Comp not available 60 EP not available; Buy-Sell not available
ND	Buy-Sell not available
NJ	Refund of Premium not available See State Cash Sickness Benefits on page 7-35 730 EP not available Transitional Your Occupation not available Mortgage Comp not available RSDII not available
NY	Good Health Benefit not available
OK	730 EP not available
OR	Refund of Premium not available
PA	Refund of Premium not available Mortgage Comp not available 730 EP not available
PR	OMNI Portfolio products are not available
RI	See State Cash Sickness Benefits on page 7-35
SD	60 EP not available on Mortgage Comp
TN	Refund of Premium not available
TX	730 EP not available
VA	730 EP not available
VT	730 EP not available
WA	730 EP not available

\*Be sure to use the correct application based on the applicant's state of residence as of date of application.

# REQUIRED APPLICATIONS AND FORMS

STATE	OUTLINE OF COVERAGE	HIV CONSENT FORMS	REPLACEMENT FORMS
AR		✓	
AZ		✓	✓
CA	✓	✓	
CO			✓
CT		✓	✓
DC		✓	
DE			✓
FL		✓	✓
GA	✓	✓	
IA		✓	✓
ID			✓
IL	✓		✓
KY		✓	✓
MA	✓	✓	✓
ME		✓	
MI		✓	
MO		✓	
ND		✓	
NH	✓	✓	✓
NJ			✓
NV	✓		
NY		✓	
OH		✓	
OK			✓
OR	✓	✓	
PA		✓	✓
RI			✓
SC			✓
TX	✓	✓	✓
UT		✓	✓
VA		✓	
VT		✓	✓
WA		✓	✓
WI		✓	✓
WV	✓	✓	✓

For required forms by product and state, see the Marketing Guide section beginning at page 1-25

### STATE CASH SICKNESS BENEFITS

Some states have short-term disability benefits. These benefits must also be taken into account when planning disability insurance coverage.

■ ***Hawaii and Rhode Island:***

The Social Insurance Offset Rider will only be available with an elimination period of 180 days or more.

■ ***New Jersey:***

The Social Insurance Substitute will only be available with an elimination period of 180 or 365 days.

### EARNINGS STABILITY

In most situations, one year of income will have to be established in the applicant's current occupation to be eligible for coverage. This does not apply to professionals eligible for starting practice limits. Exceptions may be made for salaried individuals in an employer/employee situation, where the business is stable.

### YOUR OCCUPATION AND LIFETIME RIDERS

Class	Your Occupation	Transitional Your Occupation			Lifetime	Lifetime with Transitional Your Occupation	Lifetime with Your Occupation
		5 Yr	10 Yr	Age 65			
5A/6A:	✓	✓	✓	✓	✓	✓	✓
5S:	✓	✓	✓	✓	✓	✓	✓
5I:	✓	✓	✓	✓	✓	✓	✓
4M:	✓	✓	✓	✓	✓	✓	✓
4A:		✓	✓	✓	✓	✓	

*See the March 2008 Rollout section for changes to the Your Occupation and Transitional Your Occupation benefit riders. Contact IDI's Resource Line for a state's eligibility.*

The Your Occupation and Transitional Your Occupation Riders are only available if the policy also has the Residual Disability Rider. The maximum issue age for Your Occupation is 45, and for Transitional Your Occupation is 59<sup>1</sup>.

The Lifetime Monthly Benefit for Total Disability Rider is only available to classes 6A, 5A, 5S, 5I, 4M & 4A. The maximum issue age for this rider is 45.

The maximum issue limit with the Lifetime rider is \$10,000 per month from all sources, including inforce disability policies from MetLife and other companies.

<sup>1</sup> Monthly benefits for total disability will be paid to the earliest of: (1) the date the maximum benefit period ends; or (2) 60 months (for TYO 60 months), or 10 years (for TYO 10 years) after the elimination period, or age 65 (for TYO age 65).



## RESIDUAL DISABILITY RIDER FOR PERSONS PAID BY COMMISSION

Individuals paid by commission may only apply for the basic Residual Disability Rider if they meet the following guidelines:

- Occupational classes 2A to 6A
- 3 years experience in the same occupation
- Submission of two years of tax returns.

## GUARANTEED INSURABILITY RIDER (GI)<sup>1</sup>

Available to occupational classes 6A to 2A; Issue ages 18-45. The minimum amount available is \$200/mo. and is increased in increments of \$50/mo.

### ***Maximum Unit of Increase***

6A, 5A, 5S, 5D, 5I, 4M & 4A: up to \$1,000/mo.

3A: up to \$750/mo.

2A: up to \$500/mo.

### ***Maximum total available under this rider is:***

- Through issue age 41 - 2 times the base monthly benefit being applied for, not to exceed in aggregate the maximum issue limit by age and occupational class.
- Issue ages 42 to 45 – The ***lesser of*** \$6,000/mo. ***or*** 2 times the base monthly benefit being applied for, not to exceed in aggregate the maximum issue limit by age and occupational class.
- In all cases not more than the number of options (number of options is Age 51 minus the issue age) times the Unit of Increase selected.
- So long as the insured meets the eligibility guidelines on any of the first three option dates, he or she can elect to exercise the total available amount of the GIO increase.

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<sup>1</sup>See page 3-34 for information on guaranteed insurability for Expense Plus.

### SELF-EMPLOYED APPLICANTS

#### *Newly Self-Employed Individuals*

Individuals who are newly self-employed will not be considered for coverage until they have been self-employed for at least one year. Individual consideration will be given to newly self-employed applicants who have obtained contracts and have substantial experience in their field.

#### *Working From Home*

Home-based individuals must show a stable record of earnings and two complete years of tax returns. The minimum elimination period for home-based applicants is 90 days.

***Expense Plus is not available to home based applicants.*** Individual consideration will be given to those individuals who are newly working at home.

Home-based applicants employed in less stable occupations that are subject to a high degree of income fluctuation will not be considered.

### MULTIPLE OCCUPATIONS

If an applicant has more than one occupation, the applicant will only be eligible for the benefits available to the lowest class he/she qualifies for and the application will be underwritten according to the guidelines of the lowest class.

We will consider the income from all occupations, provided that the lowest class is eligible.

## GOVERNMENT GUIDELINES

### GOVERNMENT EMPLOYEES

There are three products available to federal, state and local government employees. These products are the Omni Advantage, Omni Essential, and Mortgage Comp. Essential and Mortgage Comp (AH 5S-88 in NY and MN) are available to class A and better. Since government employees have existing benefits programs, we have designed a special program based on income and years of service that can supplement their existing coverage. If an applicant has other individual disability coverage, including MetLife DI coverage, the amount of inforce coverage will be subtracted from the government employee issue limits.

### GOVERNMENT EMPLOYEES UNDERWRITING RULES FOR RSDII

Federal, state, county and municipal employees are generally covered by retirement plans not eligible for RSDII coverage. However, coverage may be available to government employees contributing to a 403(b) plan under the following guidelines.

- **Only government employees who are contributing to a 403(b) plan will be eligible for RSDII.** The RSDII application must specifically indicate that 403(b) contributions are made and include the amount of contribution.

- While RSDII coverage is typically issued in excess of an applicant's issue limits, for **government employees who are contributing to a 403(b) plan**, RSDII coverage will be counted (included) within the coverage maximums available to government employees based on income and years of service as detailed in our current Government Guidelines (see Government Employee Issue Limits charts on pages 7-42 and 7-43).
- As with all RSDII policies, the minimum policy size is \$300 per month.
- Government employees are eligible for RSDII Advantage or RSDII Essential (Select is not available)
- Available to occupational classes 6S-3A only
- The maximum issue age for government employees is 50
- The available elimination periods are 180 days and 365 days
- Government employees with less than 10 years of service can apply for a 5 year or to age 65 benefit period
- Government employees with over 10 years of service can apply for a 5 year benefit period.
- Optional riders available are COLA 3% and COLA 1%-7%

**GOVERNMENT EMPLOYEE UNDERWRITING  
RULES FOR MORTGAGE COMP<sup>1</sup> (KNOWN AS AH55-  
88 IN NEW YORK AND MINNESOTA)**

Government employees may also elect to purchase the Mortgage Comp policy. This is available to occupational classes A through 6A. Issue amounts of up to \$2,500/mo. are available, subject to the issue limits shown on page 7-42 and the following rules:

- Applicants must be under age 50.
- The age of the applicant plus the term of the Mortgage Comp policy (10 yr, 15 yr, 20 yr, 30 yr) may not exceed 60. Class A is eligible for the 10-year term policy only.
- Applicants must have a home mortgage (except in NY and MN).
- Monthly indemnity amounts are available in increments of \$100.

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<sup>1</sup> Not available in CA, IA, MT, NJ, PA or PR. In New York and Minnesota a mortgage is not required and available benefits are based on earned income.

## UNDERWRITING REQUIREMENTS

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### ***Government Employee Issue Limits***

Benefits cannot exceed the monthly limits below if applying for Omni Advantage, Omni Essential and/or Mortgage Comp. See Mortgage Comp (pages 2-117 through 2-124) for additional information on that policy.

<b><i>Annual Earned Income</i></b>	<b><i>Government Employee Monthly Limits</i></b>
\$ 18,000	\$ 700
20,000	800
24,000	900
30,000	1,100
36,000	1,300
40,000	1,500
45,000	2,000
50,000 & above	2,500

## UNDERWRITING REQUIREMENTS

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This table indicates the coverage available under the Omni Advantage and Omni Essential products for government employees:

<i>Maximum Issue Age</i>	<i>Years of Service</i>	<i>Elimination Period</i>	<i>Optional Benefits</i>	<i>Benefit Periods Available</i>	<i>Maximum Monthly Benefit</i>
50	10 or less	90 Days+	Catastrophic, COLA 3%, COLA 1-7% , Residual Basic, LTC GPO, & Automatic Increase	All	\$2,500
50	>10	90 Days+	Catastrophic, COLA 3%, COLA 1-7% , Residual Basic, LTC GPO, & Automatic Increase	2/5 yrs	\$1,500

# FOREIGN NATIONALS AND TRAVEL

## FOREIGN NATIONALS, INDIVIDUALS ON PERMANENT VISA AND INDIVIDUALS LIVING ABROAD

Recent immigrants, with no working visa or who are not in the process of obtaining permanent resident status, will not be eligible for coverage during their first year of residency.

After one year, your client must:

1. possess a permanent visa; and
2. have no intention of returning to his or her native country, other than as an occasional visitor.
3. be employed full time in an insurable occupation.

### A list of acceptable Visas are:

#### ***Temporary Workers***

H-1B YES	Specialty Occupations, DOD workers, fashion models
H-1C YES	Nurses going to work for up to three years in health professional shortage areas

Case by Case examples are:

#### ***Workers with Extraordinary Abilities***

O-1	Extraordinary ability in Sciences, Arts, Education, Business, or Athletics
O-2	Aliens (support) accompanying O-1
O-3	Spouse or child of O-1 or O-2



Recent immigrants who otherwise meet our underwriting criteria, who don't currently have a permanent resident status, who have a working visa, and are in the process of obtaining permanent resident status, may be eligible for coverage. If the applicant has been in the United States for less than one year, a sufficient medical history must be established. However, benefits under these circumstances will not be payable for any period the insured were to reside outside of the United States through the addition of an exclusion rider. This rider may be removed from the policy once the insured becomes a permanent resident or citizen. ***This rider is not available to residents of Indiana, Pennsylvania or Florida***<sup>1</sup>.

Applicants who have occupations that are unstable or who have poor prospects of continued employment will be denied coverage.

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<sup>1</sup> An alternate offer would be proposed by underwriting for these states.

### FOREIGN TRAVEL

Applicants planning to live abroad may not be eligible for disability coverage, as claim administration is extremely difficult. In addition, those whose employment involves frequent travel and extended stays abroad may not be eligible for coverage. These applicants may be considered for coverage if working for an American based company, and in a stable foreign country on a temporary basis. However, benefits will be limited for any period in which the applicant is not residing within the United States through the addition of an exclusion rider. ***This rider is not available to residents of Indiana, Pennsylvania or Florida<sup>1</sup>.***

Only occasional business travel to non-hazardous areas will be considered for standard coverage.

# AVOCATIONS

## AUTO RACING

### ***Non-Speed Competition***

Applicants who engage in any non-speed competition such as economy runs, road rallies, Solo II auto slalom and antique car racing will be considered for a policy with an exclusion rider for riding in any vehicle used or designed for competition.

### ***Speed Competition***

Applicants who engage in high speed or hazardous competition, auto crash or stunt activity will be considered for a policy with an exclusion rider for riding in any vehicle used or designed for competition. In addition, participating in these events over 5 times per month may require a rating or declination of coverage.

## AVIATION

### ***Private Pilots***

Private pilots who fly for pleasure and not for pay will be considered at standard rates.

### ***Commercial Pilots and Flight Attendants***

Commercial pilots and flight attendants are not eligible, as a minor condition could disqualify them from working.

## BOATING

Applicants who engage in recreational boating will be considered for a standard policy. Applicants who participate in motor-boat racing or competition, jet skiing or ice boating will be considered for a policy with an exclusion rider depending on the degree of participation and the hazard.

### PARACHUTE JUMPING AND SKYDIVING

Applicants who participate in parachute jumping and skydiving will be considered for a policy with an exclusion rider. However, applicants participating more than 5 times per month will be declined for coverage.

### SCUBA DIVING

Applicants who are certified divers with less than 15 dives per year of not more than 60 feet will be considered for standard coverage. Diving depths of more than 60 feet, or more than 15 dives per year will require an exclusion rider and may require a rating depending on the degree of participation.

### OTHER AVOCATIONS

Coverage will be provided for common recreational sports without any unusual hazard. Others will be considered with an exclusion rider depending on the degree of participation and the hazard.

### NEW YORK AND MICHIGAN

***State regulations do not allow us to issue a policy with a rating or an exclusion rider solely for an avocation. Therefore, any application that requires consideration for an avocation will either be issued as applied for or declined on that basis.***

# HEIGHT & WEIGHT GUIDELINES

*Males* (Subtract 5 lbs. from this MALE ratings chart to obtain appropriate ratings for FEMALES.)

Height	Under-weight 30%	Standard	Overweight			
			30%	50%	75%	100%
4 - 8	70-85	86-156	157-167	168-177	178-185	186-192
4 - 9	72-87	88-161	162-172	173-182	183-190	191-197
4 - 10	77-90	91-165	166-176	177-186	187-195	196-202
4 - 11	78-93	94-168	169-179	180-190	191-199	200-206
5 - 0	88-98	99-175	176-187	188-199	200-209	210-218
5 - 1	90-101	102-181	182-193	194-209	210-215	216-225
5 - 2	95-105	106-188	189-200	201-213	214-224	225-233
5 - 3	97-107	108-194	195-207	208-220	221-232	233-242
5 - 4	99-109	110-200	201-213	214-226	227-238	239-248
5 - 5	103-113	114-205	206-219	220-233	234-245	246-255
5 - 6	108-118	119-212	213-226	227-240	241-253	254-264
5 - 7	110-120	121-218	219-232	233-246	247-259	260-270
5 - 8	115-125	126-224	225-239	240-254	255-267	268-279
5 - 9	118-128	129-231	232-247	248-262	263-275	276-287
5 - 10	123-133	134-237	238-252	253-268	269-282	283-294
5 - 11	127-140	141-243	244-260	261-276	277-290	291-303
6 - 0	130-145	146-250	251-267	268-283	284-298	299-311
6 - 1	133-148	149-258	259-276	277-293	294-308	309-321
6 - 2	137-152	153-265	266-283	284-300	301-316	317-330
6 - 3	141-157	158-273	274-291	292-310	311-326	327-340
6 - 4	144-160	161-280	281-299	300-317	318-334	335-348
6 - 5	148-163	164-287	288-306	307-325	326-342	343-357
6 - 6	152-168	169-295	296-315	316-334	335-352	353-367
6 - 7	156-172	173-303	304-323	324-343	344-361	362-377
6 - 8	160-180	181-310	311-331	332-351	352-369	370-385

### ADDITIONAL GUIDELINES

- Individuals below the underweight limit or above the overweight limit are not eligible for coverage.
- Subtract 5 lbs. from this MALE ratings chart to obtain appropriate ratings for FEMALES.
- Applicants rated 50% or more may only be eligible for a 2 year or 5 year benefit period without optional benefits.

### NOTE

***This information should only be used as a guideline. Individual consideration will be given in each case. Applicants with recent dramatic weight change, complications of obesity such as hypertension or hip/back pain, recent surgery for obesity, occupational interference due to their weight, or with a history of obesity since childhood, will be looked upon less favorably.***

### **SUBSTANDARD CASES**

When a preexisting medical condition is significant, it may be necessary to issue a policy with modifications. Modifications may include:

- An extra premium rating;
- A full exclusion of coverage for the specific condition;
- A qualified exclusion rider that provides coverage for the specific condition for a reduced benefit period, and/or an elimination period for the specific condition that is longer than the base policy;
- A reduced benefit period for the entire policy;
- A longer elimination period for the entire policy; or
- Any combination of the above.

### **RECONSIDERATION OF SUBSTANDARD CASES**

For policies issued with modifications, i.e., an extra premium rating or an exclusion rider, it is possible for the case to be re-evaluated at a future date if new medical information is available. If the underwriter determines that there is a significant reduction in risk, it is possible that the modification could be removed or lessened.

## **UNDERWRITING REQUIREMENTS**

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If the insured loses weight and maintains the weight loss for one year (with medical documentation), falling in the “standard” range according to MetLife’s height and weight guidelines, the extra premium rating will be removed at the insured’s request.

### **SMOKER RATINGS**

If the insured does not smoke for one full year, and this is supported by a urine test, the premium rates will be changed to non-smoker at the insured’s request.



# MEDICAL UNDERWRITING

## *Special Note*

*Information is provided only as a guideline for use by the producer. Each applicant will receive individual consideration based on all factors and, therefore, this guide should not be considered definitive but merely indicative of probable action. Final decision will be made by the underwriter.*

## **ANEMIA** (Deficiency in quality or quantity of blood)

***Pernicious — Aplastic anemia, autoimmune hemolytic anemia***

Application usually declined. Pernicious anemia with no fixed neurological problems, no treatment and no associated autoimmune disease within 2 years of the application will be considered for coverage with a rating and limited to a maximum benefit period of 5 years.

## **ARTERIOSCLEROSIS** (Hardening of the arteries)

Will be considered for coverage with a rating, depending on degree of occlusion of vessels and with a recent angiogram study.

### ARTHRITIS

#### ***Osteoarthritis***

Will be considered for coverage with an exclusion rider for arthritis.

#### ***Rheumatoid***

Will be declined for coverage within the first two years of diagnosis. If there are no deformities after two years and treatment is with NSAIDS or analgesics, and there are no systemic problems and no spinal involvement, depending on occupational class, a rated and rided policy may then be considered for coverage.

### ASTHMA

#### ***Allergic or Bronchial***

Will be considered for coverage with an exclusion rider for asthma or bronchitis depending on frequency and severity of treatment.

### BACK

#### ***Scoliosis*** (Curvature of the spine)

Mild and asymptomatic Scoliosis will be acceptable for coverage with an exclusion rider. Severe Scoliosis will be declined for coverage.

***Disc, Herniated or Ruptured***

Unoperated with no present symptoms: usually acceptable for coverage with an exclusion rider for the portion of the spine involved and a rating in some cases.

Operated: after complete recovery, the coverage will be considered with an exclusion rider and a rating. Coverage may be declined if there has been recurrence.

***Strains and Sprains***

Strains and sprains of the back are usually acceptable for coverage. A rider/rating may be necessary depending on severity of injury, date of injury, treatment and occupation. Chiropractic treatment will necessitate an exclusion rider even if only for maintenance.

**BLOOD PRESSURE**

***Higher Than Normal***

Underwriting action for hypertensive individuals depends on the level of control and any other cardiac risk.

Best cases are well controlled with medication and do not present any other cardiac risk factor.

A current APS including blood pressure readings for the preceding six months is required for review.

### BRAIN

#### ***Abscess***

Coverage available 3 years after a single episode with no predisposing condition that would lead to recurrence.

#### ***Cerebral Palsy***

Application will be declined for coverage except in some very mild cases where there is minimal functional impairment. All others are declined.

#### ***Cerebral Thrombosis or Hemorrhage***

Application will be declined for coverage.

#### ***Huntington's Chorea***

Application will be declined for coverage.

#### ***Tumor***

Application will be declined for coverage.

#### ***Concussion***

May be acceptable after three months depending upon the seriousness of the injury and whether there are any residuals.

### BRONCHITIS

Will be considered for coverage depending on the severity and treatment with an exclusion rider. Severe cases will be declined.

## CANCER

### ***Skin Cancer***

Depending on the type of skin cancer and the pathology report, coverage may be considered with an exclusion rider and/or a rating.

### ***Other Types of Cancer***

A minimum of seven years must pass after successful surgery to be considered for coverage; at such time, may be considered with an exclusion rider and/or a rating.

## CARPAL TUNNEL SYNDROME

Will be acceptable for coverage with an exclusion rider.

## CATARACT

Will be acceptable for coverage with an exclusion rider.

## CHOLESTEROL

*See Blood & Urine Testing,  
page 63.*

### DIABETES

The underwriting treatment of diabetes depends on several factors including severity and treatment. Mild cases controlled with diet or oral medication may be considered for coverage with a rating and a benefit period not to exceed two years. Diabetes that is controlled with insulin may be considered for coverage with a rating and a limited benefit period depending on age and dosage of insulin. No coverage is offered to applicants with juvenile onset diabetes.

### DUODENAL AND GASTRIC ULCER

#### ***Without Operation***

Will be acceptable for coverage with an exclusion rider and/or rating.

#### ***With Operation***

If the operation was performed within six months, application will be declined. After six months, may be considered for coverage with an exclusion rider and/or a rating.

### EPILEPSY

Depending on the type of seizure(s), some cases will be considered for coverage if it has been a minimum of five years since the last attack. Premium will be rated with limited coverage only.

## GOUT

Mild attacks with full recovery are offered standard policies. Severe attacks may be considered for coverage with an exclusion rider and a rating subject to APS information.

## HEART

### ***Angina Pectoris*** (Coronary Artery Disease)

Application will be declined. If it has been a minimum of 5 years since the last symptoms, select cases may be acceptable for limited coverage with a rating. If there is a history of coronary bypass, coverage will not be available.

### ***Coronary Artery Disease***

See Angina Pectoris above.

### ***Heart Attack***

See Angina Pectoris above.

### ***Murmur***

If murmur is clearly functional, applicant may be acceptable for standard coverage. However, if organic, application will be declined or rated.

### **KIDNEY RENAL CALCULUS (Kidney Stone)**

#### ***Single Attack***

Single attack with no symptoms will be acceptable for standard coverage.

#### ***More Than One Attack***

Will be considered for coverage with an exclusion rider.

#### ***Stone Still Present***

Application will be declined for coverage.

### **LEUKEMIA**

Application will be declined for coverage.

### **MIGRAINE**

#### ***Mild Attacks, No Disability***

Mild, controlled and infrequent cases will be considered for coverage with an exclusion rider.

#### ***Severe Attacks***

Severe or chronic cases are declined for coverage.

### **MULTIPLE SCLEROSIS**

Application will be declined for coverage.



## **NERVOUS TROUBLE**

***Anxiety, depression, nervous breakdown, neurosis, stress disorder, panic attacks***

Individual consideration will be given depending on history and cause. For mild cases will consider for coverage with a maximum benefit period of 5 years and an exclusion rider.

## **PARKINSON'S DISEASE**

Application will be declined for coverage.

## **PROSTATE DISORDER**

Will be acceptable for standard coverage with an exclusion rider if easily treated with antibiotics. With any surgery potential, applicant will be declined for coverage.

## **PSORIASIS**

Will be considered for coverage with an exclusion rider, depending on the severity and treatment.

## **STROKE**

Application will usually be declined for coverage.

### THYROID

#### ***Underactive***

Application will usually be acceptable for standard coverage, if stable and under control.

#### ***Hyperactive***

Application will be declined, if symptoms are present.

### TUMORS

#### ***Benign***

Benign tumors removed surgically will be accepted for standard coverage. If tumor is still present, application will be declined for coverage.

#### ***Malignant***

*See Cancer.*

## BLOOD AND URINE TESTING

*A 12-hour fast is recommended prior to any blood and urine testing.*

### CHOLESTEROL

In cases of elevated cholesterol, the higher the HDL (High Density Lipoprotein — the “good” cholesterol) the better the consideration that can be given to the application. Elevated cholesterol and low HDL may be considered for coverage with a rating.

### LIVER ENZYMES

The cause and significance of elevated liver enzymes varies widely. Several elevations may indicate an underlying problem. Individual consideration is necessary along with a full review of medical history.

Coverage may be considered with a rating or may possibly be declined.

### NICOTINE

The lab test for nicotine will show a positive result for cigarette, pipe, cigar or chewing tobacco use. In all cases, a positive nicotine test will result in a smoker rating.

### CONTROLLED SUBSTANCES

Those testing positive for controlled substances will be declined unless use is according to a physician’s prescription.

## DELIVERY OF POLICY

All policies should be delivered in person. The following rules for delivery of a policy apply in all cases. A policy may be delivered only if the proposed insured is in the same condition of health or occupation as that stated in the application and has not received any medical advice or treatment from a physician or other medical practitioner since the completion of the application.

In those cases where a change in health or occupation has occurred since the completion of the application, only the underwriter or claims representative (not the producer) is authorized to verify:

- 1.** whether there is coverage under the Temporary Insurance Agreement or Conditional Receipt where applicable; and
- 2.** whether the policy may be delivered.

Full particulars of the change in health or occupation must be referred to the Underwriting Department. The producer will be promptly advised of such decision, whereupon the policy may be delivered or the advance payment refunded.

A policy issued subject to the completion of application amendment forms and/or exclusion riders is not to be delivered by the producer until the amendment forms and/or riders have been properly signed.

Commissions will be reversed on policies that have unsigned amendment forms and/or exclusion riders 45 days after the policy delivery.

### **POLICIES ISSUED CASH ON DELIVERY (COD)**

On a policy where money is not received with the application, we will forward date the policy 28 calendar days from the date of underwriting approval. This will allow the insured to have a policy that is dated more closely to the date the policy becomes effective. Regardless of the effective date on the policy, the policy does not become effective until delivery of the policy<sup>1</sup> and the collection of the first modal premium.

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<sup>1</sup> See the previous page for policy delivery rule.

## CLAIM PROCESSING

Since producers are often the first to know of a claim for disability benefits, it is important that they be guided by the information below to avoid misunderstandings and to ensure fair and efficient claim handling.

1. Notice of claim should be provided as soon as reasonably possible even if the elimination period has not been satisfied. Failure of the insurance producer to transmit notice of claim to the Company within a reasonable time could constitute a violation of a state's insurance code or regulation, and there may be a penalty for non-compliance.

Producers or policyholders can provide notice of claim by communicating in any of the following ways:

Write to:

***MetLife Disability Income  
Business Center  
P.O. Box 30429  
Tampa, FL 33630-3429***

Call:

***1-800-929-1492***

A claims representative from MetLife will then speak with the insured to obtain basic information including:

- A.** Name, address and telephone number of the insured
  - B.** Description of occupation
  - C.** Business name, address and telephone number
  - D.** Policy number
  - E.** Description of the condition causing disability, including whether it is due to accident or sickness and restrictions and limitations imposed
  - F.** The date disability commenced
- 2.** Claim forms will be furnished immediately after receiving notice of claim. The claim packet is composed of the following forms:
- A.** Claimant's Statement – completed by the insured
  - B.** Occupational Description – completed by the insured
  - C.** Attending Physician's Statement – completed by the insured's physician
  - D.** Employer's Statement – completed by the insured's employer
  - E.** Authorization – completed by the insured

Producers should encourage the insured to submit the claim forms immediately, as this will allow the Claims Department to gather information needed to process the claim and pay benefits if they are due. If the insured delays completion of the forms, determination of eligibility for benefits may be delayed.

3. Producers should not make any insertions or changes on any claim form after it has been signed either by the insured or by someone on the insured's behalf.

The completed forms should be mailed to:

***MetLife Disability Income Claims  
P.O. Box 30429  
Tampa, FL 33630-3429***

4. Producers should not express an opinion to the insured regarding the merits of any claim. ***Hypothetical situations will not be given consideration.***
5. Upon receipt of claim forms, a MetLife claims representative will contact the insured within 5 business days to discuss the claim.



6. If the insured is disabled according to the terms and provisions of the policy, benefits are paid in arrears on a 30-day basis, subject to continuing proof of loss. This includes but is not limited to additional medical, financial and occupational information as well as documentation of the insured's level of activity. Additionally, the completion of monthly supplemental claim forms may be required.

### **WITHHOLDING TAX IMPLICATIONS**

Disability income benefits are generally subject to Social Security (FICA) or Railroad Retirement (RTTA) tax withholding if the insured's employer has paid any part of the individual disability income policy premium or the premiums were individually paid with pre-tax dollars.

The tax is applied to benefits paid during the first six months of total disability including the elimination period. If the policy has a six month or longer elimination period, generally no tax is deducted since benefits are not payable until after six months of disability.

# PREMIUM STRUCTURES

*The Omni Series* Portfolio offers three premium structures:

## 1. LEVEL RATES

Premiums paid on a level basis will remain the same until age 65. Level rates are found in the Omni Advantage, Omni Select, and Omni Essential, Expense Plus, Buy-Sell and Mortgage Comp (AH5S-88 in NY and MN) policies.

## 2. STEP RATES (Issue ages 18 – 35)

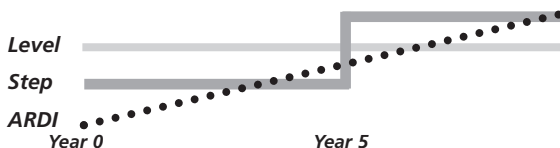
The premium at the time of issue is below that of the level premium policy. There is a one-step increase in premium at age 35 or 5 years after the date of issue, whichever is later. This increased premium is guaranteed at the time of issue, and, though higher than the issue age level premium, is 95% of the rate available at the insured's then attained age.

The step rate is available in Omni Advantage and Omni Essential policies.

## 3. ANNUAL RENEWABLE RATES (ARDI)

*(Not available in Michigan)*

This rate structure is available on the Priority Plus policy. The initial rates are lower-cost yearly renewable term rates which increase annually.



## FINANCIAL DOCUMENTATION DISCOUNT GRID

<i>Monthly Indemnity Applied For</i>	<i>Discount Factor</i>
\$3,000	95.00%
3,100	94.84%
3,200	94.69%
3,300	94.55%
3,400	94.41%
3,500	94.29%
3,600	94.17%
3,700	94.05%
3,800	93.95%
3,900	93.85%
4,000	93.75%
4,200	93.57%
4,400	93.41%
4,600	93.26%
4,800	93.12%
5,000	93.00%
5,500	92.73%
6,000	92.50%
6,500	92.31%
7,000	92.14%
7,500	92.00%
8,000	91.87%
8,500	91.76%
9,000	91.67%
9,500	91.58%
10,000	91.50%
11,000	91.36%
12,000	91.25%
13,000	91.15%
14,000	91.07%
15,000	91.00%

See Financial Documentation Requirements (page 7-17 through 7-20) for details.

## **DISCOUNT PROGRAMS**

### ***1. Financial Documentation Discount***

This discount is available to applicants who provide full financial disclosure at the time of application. Full financial disclosure means the appropriate tax statements for the individual/business. The financial discount factors are shown on page 7-71.

### ***2. List Bill/Salary Savings***

This program provides a 5% discount when 3 or more lives are insured, and billed together on a common billing statement. This premium discount is available on any mode, to all occupational classes, using sex distinct rates.

### ***3. MultiLife Discounts***

Premium discounts of 10 to 35% are available under MetLife's DI MultiLife Program. See Sections 4 and 5 for full details.

**OTHER PREMIUM FACTORS**

**A. *Modal Premium Factors for the  
Omni Portfolio Series and the Buy-Sell  
Business Protector:***

Annual	1.0000
Semi-Annual	0.5100
Check-O-Matic	0.0863

**B. *Modal Premium Factors for  
Priority Plus, Mortgage Comp and  
Business Overhead Expense policies:***

Annual	1.0000
Semi-Annual	0.5200
Check-O-Matic	0.0883

**C. *Annual Policy Fee:***

Omni Portfolio Series and the Buy-Sell	
Business Protector	\$ 60
All others:	\$ 35



# OVERVIEW OF TAXATION

## 8

This section provides a brief overview of general taxation guidelines. Neither MetLife nor its representatives or agents are permitted to give legal or tax advice. Any discussion of taxes in this manual is for general

informational purposes only. Such discussion does not purport to be complete, or to cover every situation. Current tax law is subject to interpretation and legislative change. Tax results for any specific taxpayer may vary depending on the particular set of facts and circumstances. Please have your client consult with his or her own independent legal or tax advisor.

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### GENERAL OWNERSHIP INFORMATION

All MetLife disability income insurance policies, except the Buy-Sell Business Protector, are individually owned.

### PAYMENT CATEGORIES

There are various tax laws affecting disability income premium payments and benefits. These laws usually are based on whether premiums are considered employee paid<sup>1</sup> or employer paid.

#### ***Employee Paid includes:***

Insured employee pays directly, or through payroll deduction, with after-tax dollars.

#### ***Employer Paid includes:***

Employer pays any part of insured's premium and takes deduction for the premium (not payroll deduction plan) and/or insured employee pays all or a portion of the premium on a pre-tax basis under a cafeteria plan described in Section 125 of the Internal Revenue Code.



### **INDIVIDUAL POLICIES**

Individual policies are owned by an individual, with all benefits payable to the individual (unless assigned). Premiums may be employee paid or employer paid (within federal and state guidelines). Employee paid premiums are not a deductible expense. If premiums are employee paid, benefits are tax free. When premiums are employer paid, benefits are generally taxable to the insured; therefore, higher issue limits are allowed.

### **BUY-SELL POLICIES**

For a Buy-Sell policy, the premiums are generally not tax deductible, and therefore the proceeds are generally tax free to the recipient. The subsequent use of the funds to purchase or buy-out the disabled business owner's interest will generally be a capital transaction. The insured will recognize income in the year that the sale occurs.

### **SOLE PROPRIETORS**

A sole proprietorship is a business owned by an individual. The owner is usually also the manager of the business. The owner is personally responsible for the debts of the business.

Sole proprietors cannot deduct the premium for an individual disability income policy as an expense. Premiums would be considered employee paid and benefits would be tax free.

### **PARTNERSHIPS**

A partnership is similar to a sole proprietorship, except that it is a legal association of two or more people, jointly owning the business. As may generally be the case in a sole proprietorship, a partner's personal assets are generally at risk to satisfy any personal liability.

As a general rule, partnerships will be able to deduct the premiums for individual policies purchased for their employees. These premiums are employer paid and benefits would generally be taxable to the insured. Policies paid for by the employees for themselves, including the partners for themselves, are employee paid policies and benefits are not taxable. There are other more complicated rules which may apply when the policy is purchased by the partnership for a partner who may or may not be an employee. In all circumstances, the client should consult with his/her legal and/or independent tax advisors.

### **CORPORATIONS**

A corporation is a body formed and authorized by law to act as a single entity, although made up of one or more persons, with legal rights and duties. A corporation is responsible for the debts of the corporation, and its assets and liabilities are separate from the personal assets and liabilities of the shareholders.

Two common forms of corporations are called **S corporations** and **C corporations**.

As a general rule, **S corporations** will be able to deduct the premiums of policies purchased for their employees. These are employer paid policies and benefits would generally be taxable to the insured. Policies purchased by the employees for themselves are considered employee paid and benefits are not taxable. There are other more complicated rules which may apply when the policy is purchased for a more than 2% shareholder who may or may not be an employee. In all circumstances, the client should consult with his/her legal and/or independent tax advisor.

**C corporations** generally may not deduct premiums paid for an individual disability income policy as a business expense if the business receives the benefit tax free. Generally, if the benefit is received by and taxed to the employee then the corporation may deduct premiums as a business expense if the overall employee compensation is reasonable.

#### **LIMITED LIABILITY COMPANIES AND LIMITED LIABILITY PARTNERSHIPS**

A Limited Liability Company (“LLC”) and a Limited Liability Partnership (“LLP”) are bodies formed by law to act as a single entity, and combine the form of a partnership with the limited liability of a corporation.

As a general rule, LLCs and LLPs are treated for tax purposes as partnerships. Therefore, LLCs and LLPs will be able to deduct the premiums for policies purchased for their employees. These are employer paid policies and benefits would generally be taxable to the insured. Policies purchased by the employees for themselves are considered employee paid and benefits are not taxable. These rules can be fairly complicated when the policy is purchased for a member/partner who may or may not be an employee. In all circumstances, the client should consult with his/her legal and/or independent tax advisors.

### **WAGE CONTINUATION PLANS**

If an employer establishes a disability income insurance program for its employees, it must follow certain I.R.S. guidelines. Following these guidelines is necessary if premiums are to be deducted as a business expense. As an example, coverage may be limited to all executives or all executives and sales people. Coverage may not be limited to stockholder-employees if such coverage is primarily because of their stock ownership.

**A BRIEF SUMMARY OF DISABILITY TAXATION<sup>1</sup>**

*Individual Disability Income Policies*

<b>Entity</b>	<b>Insured/ Owner<sup>2</sup></b>	<b>Premium Category<sup>3</sup></b>	<b>Premiums (for Employer)</b>	<b>Benefit</b>
Sole Proprietorship	Employee	Employee Paid	Non-deductible	Tax-Free
	Employee	Employer Paid	Deductible	Taxable to insured
	Proprietor	Employee Paid	Non-deductible	Tax-Free
Partnership	Employee <sup>4</sup>	Employee Paid	Non-deductible	Tax-Free
	Employee	Employer Paid	Deductible	Taxable to insured
S Corp	Employee <sup>4</sup>	Employee Paid	Non-deductible	Tax-Free
	Employee	Employer Paid	Deductible	Taxable to insured
C Corp <sup>5</sup>	Employee	Employee Paid	Non-deductible	Tax-Free
	Employee	Employer Paid	Deductible	Taxable to insured
LLC or LLP	Employee <sup>4</sup>	Employee Paid	Non-deductible	Tax-Free
	Employee	Employer Paid	Deductible	Taxable to insured

<sup>1</sup> ***These are very general rules covering a complex issue; exceptions do exist. Always have your client consult a legal and/or independent tax professional.***

<sup>2</sup> This does not apply to Buy-Sell policies

<sup>3</sup> After tax dollars for employee paid

<sup>4</sup> Other than a partner, more than a 2% shareholder in a S Corporation, LLC member or LLP partner.

<sup>5</sup> If the corporation is receiving the benefits tax-free, then the premium could not be deducted by the corporation

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 disability 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 advisers regarding your particular set of facts and circumstances.

The product descriptions in the reference manual highlight some of the provisions and optional riders of MetLife's Individual Disability Income Insurance policies. Policy provisions may vary in certain respects from the descriptions herein because of state laws and regulations. Please make sure that you are familiar with the policy provisions as they apply in your state since all rights and obligations will be governed by the actual policy language.

The MetLife logo is displayed in a bold, blue, sans-serif font. The word "MetLife" is written in a single line, with a registered trademark symbol (®) positioned at the top right of the letter "e".

**Metropolitan Life Insurance Company**

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New York, NY 10166

[www.metlife.com](http://www.metlife.com)

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