

Product Update

MetLife

MetLife Continues to Enhance the Disability Insurance (DI) Product Portfolio Competitive Stance in the Medical, Executive and Government Employee Markets Improved

MetLife is working for you and we are committed to the disability insurance business.

Over the past year, MetLife has made numerous enhancements to not only how we categorize many occupations, but how much coverage we'll offer those occupations. Below you will find an overview of all the recent changes we have made — you may find MetLife is your carrier of choice in these markets.

Occupation	Previous Class	New Class
Speech Pathologists and Therapists	4A	5A
Most Physicians	4M	5S
Most Surgeons ¹	4M	5S
Physician's Assistant	4M	5I
Optometrists	4M	5S
Psychologists (PhD)	4M	5S
Dental Specialists	5D	5S
Pediatricians, Oncologists, Neurologists & Physical Medicine/Rehabilitation MD's	5S	6M ²

Do you have these types of client's in your book of business already? These changes present a unique opportunity for you to reach out and let you them know about the lower rates on the additional coverage they now qualify for!

Please note: The following medical professionals will remain in the 4M occupational class. ER Physicians, Anesthesiologists, OB/GYN, Psychiatrists, Orthopedic Surgeons and General Dentists. In addition, two physicians are moving from 5I to the 4M occupational class: Interventional Cardiologists and Interventional Radiologists. These physicians still qualify for both the Transitional Your Occupational and Your Occupation Riders, but will no longer qualify for the Lifetime benefits rider. 4M issue and participation limits will apply.

Increased Participation Limits for Medical Professionals and Executives					
Occupational Class	Issue Limits	Participation with Other IDI		Participation with Group LTD	
		BEFORE	AFTER	BEFORE	AFTER
5S (and New 6M1 Physicians)	\$17,000	\$25,000	\$30,000	\$25,000	\$35,000
5I / 4M	\$15,000	\$25,000	\$30,000	\$25,000	\$35,000
6S ³	\$20,000	\$30,000	\$35,000	\$30,000	\$40,000
5A / 4A	\$20,000	\$30,000	\$35,000	\$30,000	\$40,000

Executives May Qualify for Lower Rates

The income requirement for MetLife's executive class, 6S³, is being lowered from \$100,000 to \$80,000. This change represents a 26% rate reduction for executives who would have been in the 5A occupational class.

Continued...

Government Employees Now Qualify for More Coverage

In addition to the many recent enhancements in the medical and professional markets, MetLife is now offering more coverage and greater benefits to all government employees. You may find that MetLife is your carrier of choice for government employees looking to protect their income with disability insurance.

Summary of Enhancements

We have simplified and expanded what we offer to government employees.

- One set of simplified guidelines for all eligible government employees.
- Maximum issue limits have been increased.*
- Maximum issue age has been increased from age 50 to age 55.
- Years of service no longer considered for eligibility or levels of coverage.
- New issue limits may result in higher benefit amounts.

MetLife has a long history of financial strength and our diversified risk portfolio helps us deliver on our commitments to our policy holders.

Take the next step to growing your business with disability insurance by contacting your Regional DI Manager or Regional Sales Vice President, or by calling the Disability Income Resource Line at 800-929-1492.

¹ Includes, but is not limited to Abdominal Surgeon, Bariatric Surgeon, Breast Surgeon, Cardiothoracic Surgeon, Colon-Rectal Surgeon, ENT Surgeon, General Surgeon, Hand Surgeon, Head and Neck Surgeon, Neurosurgeon, Ophthalmologic Surgeon, Otorhinolaryngology Surgeon, Pediatric Surgeon, Plastic Surgeon, Proctology, Surgical Oncology, Thoracic Surgeon, Traumatic Surgeon, Transplant Surgeon, Urologic Surgeon, Vascular Surgeon, all other surgeons not listed, except for Orthopedic Surgeons.

² 6M occupational class is not available to residents of CA, FL, MD, VA, and VT. 6A occupational class rates will be used instead.

³ 6S occupation class is not available to residents of CA, FL, MD, VA, and VT. 6A occupational class rates will be used instead.

* I&P changes do not apply in California.

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