Individual Disability Income Insurance Reference Manual

MetLife®



9TH EDITION

With basic section links for internet use

Go to main index

MetLife Income Guard

Omni Advantage

Omni Select

Omni Essential

Expense Plus

Buy-Sell

Mortgage Comp

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

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.

DISABILITY INCOME INSURANCE FROM MetLife®

At 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.

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

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

NOTE – The product and rider descriptions in the reference manual highlight some of the provisions of MetLife's Individual Disability Income Insurance policies. All policies, riders and provisions may not be available in every state and may be subject to state variations. To become familiar with any differences, please check with the IDI Resource line at 1-800-929-1492, prompt 4 for the most current information.

MetLife Solutions will also be updated with the most recent approvals.

See the product grids for product, issue age and occ class availability.

CONTENTS

1. STATE REQUIREMENTS

Helpful Hints for Quick Issue 1–6
Licensing Information 1–7
Required Forms by State 1–9

2. INDIVIDUAL INCOME PROTECTION PRODUCTS

MetLife Income Guard 2–2
Omni Advantage 2–7
Omni Essential 2–12
Mortgage Comp 2–17
Policy Provisions 2–21
Exclusions and Limitations 2–27
Optional Benefits 2–30

3. BUSINESS PRODUCTS

Buy-Sell Business Protector 3–2
Expense Plus 3–18

4. FULLY UNDERWRITTEN MULTILIFE

Product Overview 4–2
Eligibility Requirements and Discounts 4–8
Illustrations, Forms and Billing 4–11

5. GSI MULTILIFE

Eligibility Requirements and Discounts 5–2
Proposals/Quotes, Forms and Billing 5–4
Product Overview 5–7
Optional Rider Availability 5–12

6. OCCUPATIONAL CLASS GUIDE

Description of Occupational Classes 6–2
Table for Upgrading 6–7
Alphabetical Listing of Classifications 6–8

(Continued)

CONTENTS

7. UNDERWRITING & CLAIMS

Underwriting Requirements 7–3
Special Requirements 7–31
Government Guidelines 7–34
Association Discount Program 7–39
Foreign Nationals and Travel 7–41
Avocations 7–44
Height and Weight Guidelines 7–47
Medical Underwriting 7–51
Blood & Urine Requirements 7–61
Delivery of Policy 7–62
Claim Processing 7–64
Premium Structures 7–68

8. TAXATION GUIDE

Overview 8–1

1 STATE REQUIREMENTS

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.

Helpful Hints for Quick Issue 1-6
Licensing Information 1-7
Required Forma by State 1-9

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See the product grids for product, issue age and occ class availability.

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. In certain jurisdictions, pre-appointment is required. Those jurisdictions are: Florida, Georgia, Indiana, Kansas, Louisiana, Missouri, Montana, North Carolina, Oregon, Pennsylvania and Utah. If the Writing Producer and/or General Agent are not appropriately licensed, or pre-appointed in the jurisdictions listed 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)

The Writing Producer must be licensed and appointed in each jurisdiction where each applicant signs an application and where each applicant resides.

General Agents and all IDI Insurance Sales
In addition to the foregoing 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.

STATE REQUIREMENTS

REQUIRED FORMS BY STATE AND PRODUCT	
AL, AK	Page 10
AZ, AR	Page 11
CA, CO	Page 12
CT, DE	Page 13
DC, FL	Page 14
GA	Page 15
HI, ID	Page 16
IL, IN	Page 17
IA, KS	Page 18
KY, LA	Page 19
M, MD	Page 20
MA, MI	Page 21
MN, MS	Page 22
MO, MT	Page 23
NE, NV	Page 24
NH	Page 25
NJ, NM	Page 26
NY, NC	Page 27
ND, OH	Page 28
OK, OR	Page 29
PA, RI	Page 30
SC, SD	Page 31
TN	Page 32
TX, UT	Page 33
VT, VA	Page 34
WA, WV	Page 35
WI, WY	Page 36

Abbreviated terms Page 37

STATE REQUIREMENTS

ALABAMA	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01-AL	IDIAPP06-1-AL
Health Questionnaire supplement	IDIAPP12-02	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	N/A	N/A
HIV Form	EHIV-04	EHIV-04

ALASKA	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01	IDIAPP06-01
Health Questionnaire supplement	IDIAPP12-02	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	N/A	N/A
HIV Form	EHIV-04	EHIV-04

Note: MetLife Solutions will be updated as state approvals and/or state exceptions are announced.
*The Compensation Disclosure form is a requirement for ID and MLR only

STATE REQUIREMENTS

ARIZONA	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01	IDIAPP06-01
Health Questionnaire supplement	IDIAPP12-02	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	MIG-IDIOOC12-01 l ESS-AH 1356 • MIG-SpOc-IDIOOC12-02 • M/L ESS-AH1356 (MIG use above)	ADV-AH 1355 M/L SEL-AH 1354
Replacement Notice	11886AH-NAIC	11886AH-NAIC
HIV Form	EHIV-04	EHIV-04

ARKANSAS	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01-AR	IDIAPP06-01-AR
Health Questionnaire supplement	IDIAPP12-02	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	N/A	N/A
HIV Form	EHIV-04 AR	EHIV-04 AR
State Exceptions	730 EP N/A	

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STATE REQUIREMENTS

CALIFORNIA	Salary Saver	
Application	AH533-10-CA	
Health Questionnaire supplement	N/A	
For Spousal Cat (Adv, Ess, Sel)	N/A	
Expense Plus Business Overhead	AH533-10-OE	
Buy-Sell	N/A	
Compensation Disclosure*	COMPDISC-IDI	
HIPAA Forms	AH533-10-AUTH-CA CPN-Inst-Initial Enr/SOH	
OOC at Time of App	2A-6A:1349-CA • A-B:1350-CA BOE: AH1344 (Signature Req'd)	
Replacement Notice	N/A	
HIV Form	EHIV-04	
State Exceptions	Salary Saver and BOE are the only products available Simplified Underwriting/6S Rates N/A Only Available Rider: Cola 4% & Partial Disability	

COLORADO	Advantage, Essential, Select BOE, MortgageComp	Buy-Sell
Application	IDIAPP06-1-CO	IDI-2000-APP-DBO plus IDIAPP06-1-CO
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP06-1-AUTH CPN-Inst-Initial Enr/SOH-2009	IDIAPP06-1-AUTH CPN-Inst-Initial Enr/SOH-2009
OOC at Time of App	NA	NA
Replacement Notice	11886AH-NAIC	11886AH-NAIC
HIV Form	EHIV-04	EHIV-04
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	NA
Expense Plus Business Overhead	IDIAPP06-2-BOE	NA
State Exceptions	180 EP on Mortgage Comp N/A	

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STATE REQUIREMENTS

CONNECTICUT	Advantage, Essential, Select BOE, MortgageComp	Buy-Sell
Application	IDIAPP12-01-CT	IDIAPP06-01-CT
Health Questionnaire supplement	IDIAPP12-02-CT	N/A
For Spousal Cat (Adv, Ess, Sel)	N/A	N/A
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	11886AH-CT	11886AH-CT
HIV Form	EHIV-04-CT	EHIV-04-CT
State Exceptions	730 EP N/AI Riders Not Available: ROP, Cat, Spousal Cat, COBRA, Capital Sum, SIO	

DELEWARE	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01	IDIAPP06-01-DE
Health Questionnaire supplement	IDIAPP12-02-DE	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	11886AH-NAIC	11886AH-NAIC
HIV Form	EHIV-04	EHIV-04
State Exceptions	365 & 730 EP N/A	

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STATE REQUIREMENTS

DISTRICT OF COLUMBIA	MetLife Income Guard, Essential, BOE	Advantage, Select
Application	IDIAPP12-01-DC	IDIAPP06-01-DC
Health Questionnaire supplement	IDIAPP12-02	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1-DC	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	N/A	N/A
HIV Form	EHIV-04-DC	EHIV-04-DC
State Exceptions	Mortgage Comp N/A	

FLORIDA	MetLife Income Guard, Essential, BOE, MortgageComp	Buy-Sell
Application	IDIAPP12-01-FL	IDIAPP06-01-FL
Health Questionnaire supplement	IDIAPP12-02-FL	
For Spousal Cat (Adv, Ess, Sel)	N/A	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO-FL	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	11886AH-FL	11886AH-FL
HIV Form	EHIV-04-FL	EHIV-04-FL
State Exceptions	Riders Not Available: ROP, Foreign Travel Exclusion rider N/A, PreExisting Condition Exclusions N/A	

Note: MetLife Solutions will be updated as state approvals and/or state exceptions are announced.
*The Compensation Disclosure form is a requirement for ID and MLR only

STATE REQUIREMENTS

GEORGIA	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01-GA	IDIAPP06-01-GA
Health Questionnaire supplement	IDIAPP12-02-GA	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO-GA	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	MIG-IDIOOC12-01-GA ESS-AH 1356-GA • MIG-SpOc-IDIOOC12-02-GA • M/L ESS-AH 1354-GA (MIG use above) BOE-IDIOOC04-1-GA MC AH 1314-B • Spousal CAT-IDIOOC-ADD07-1 (ESS Only) BUY-SELL IDIOOC03-1-GA	ADV-AH 1355-GA I M/L SEL-AH 1354-GA
Replacement Notice	N/A	N/A
HIV Form	EHIV-04-GA	EHIV-04-GA
State Exceptions	Riders Not Available: ROP	

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STATE REQUIREMENTS

HAWAII	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01	IDIAPP06-01
Health Questionnaire supplement	IDIAPP12-02	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	N/A	N/A
HIV Form	EHIV-04	EHIV-04
State Exceptions	SIO EP must equal 180 Days or More	

IDAHO	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01-ID	IDIAPP06-01
Health Questionnaire supplement	IDIAPP12-02-ID	
For Spousal Cat (Adv, Ess, Sel)	N/A	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	MIG-IDIOOC12-01-ID ESS-AH 1356-ID • MIG-SpOc-IDIOOC12-02 • M/L ESS-AH 1354-ID (MIG use above) • BOE-IDIOOC04-1-ID • MC AH 1314-B	ADV-AH 1355 I M/L SEL-AH 1354-ID
Replacement Notice	11886AH-NAIC	11886AH-NAIC
HIV Form	EHIV-04	EHIV-04
State Exceptions	730 EP N/A • Exclusion Riders N/A Rider Not Available: Spousal Cat	

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STATE REQUIREMENTS

ILLINOIS	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01	IDIAPP06-01
Health Questionnaire supplement	IDIAPP12-02-IL	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	MIG-IDIOOC12-01-IL ESS-AH 1356-IL • MIG-SpOc-IDIOOC12-02 • M/L ESS-AH 1354-IL (MIG USE ABOVE) • BOE-IDIOOC04-1-IL • MC AH 1314-B (Signature Req'd) • Spousal CAT-IDIOOC-ADD07-1 (ESS only) BUY-SELL IDIOOC03-1-IL	ADV-AH 1355-IL I M/L SEL-AH 1354-IL
Replacement Notice	11886AH-NAIC	11886AH-NAIC
HIV Form	EHIV-04-IL	EHIV-04-IL

INDIANA	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01	IDIAPP06-01
Health Questionnaire supplement	IDIAPP12-02-IN	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH-IN CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH-IN CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	N/A	N/A
HIV Form	EHIV-04	EHIV-04
State Exceptions	180 EP on Mortgage Comp N/A	

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STATE REQUIREMENTS

IOWA	MetLife Income Guard, Essential, BOE	Advantage, Select
Application	IDIAPP12-01	IDIAPP06-01-IA
Health Questionnaire supplement	IDIAPP12-02-IA	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH-IA CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH-IA/ NM CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	11886AH-NAIC	11886AH-NAIC
HIV Form	EHIV-04-IA	EHIV-04-IA
State Exceptions	Mortgage Comp N/A I 730 EP N/A	

KANSAS	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01-KS	IDIAPP06-01-KS
Health Questionnaire supplement	IDIAPP12-02-KS	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	N/A	N/A
HIV Form	EHIV-04	EHIV-04

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*The Compensation Disclosure form is a requirement for ID and MLR only

STATE REQUIREMENTS

KENTUCKY	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01-KY	IDIAPP06-01-KY
Health Questionnaire supplement	IDIAPP12-02-KY	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE-KY	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	11886AH-KY	11886AH-KY
HIV Form	EHIV-04-KY	EHIV-04-KY

LOUISIANA	Advantage, Essential, Select BOE, MortgageComp	Buy-Sell
Application	IDIAPP06-1-LA	IDI-2000-APP-DBO-LA plus IDIAPP06-1-LA
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP06-1-AUTH CPN-Inst-Initial Enr/SOH-2009	IDIAPP06-1-AUTH CPN-Inst-Initial Enr/ SOH-2009
OOC at Time of App	NA	NA
Replacement Notice	NA	NA
HIV Form	EHIV-04	EHIV-04
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	NA
Expense Plus Business Overhead	IDIAPP06-2-BOE	NA
State Exceptions	Endorsmements N/A	

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*The Compensation Disclosure form is a requirement for ID and MLR only

STATE REQUIREMENTS

MAINE	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01-ME	IDIAPP06-01-ME
ME Important Notice to Applicant	IDIN03-1	IDIN03-1
Health Questionnaire supplement	IDIAPP12-02-ME	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1-ME	
Expense Plus Business Overhead	IDIAPP06-2-BOE-ME	
Buy-Sell	IDI-2000-APP-DBO-ME	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	11886AH-NAIC	11886AH-NAIC
HIV Form	EHIV-04-ME	EHIV-04-ME
State Exceptions	PreExisting Conditions Exclusions N/A	

MARYLAND	Advantage, Essential, Select BOE, Priority Plus, MortgageComp	Buy-Sell
Application	IDIAPP06-1-MD	IDI-2000-APP-DBO-MD plus IDIAPP06-1-MD
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP06-1-AUTH-MD CPN-Inst-Initial Enr/SOH-2009	IDIAPP06-1-AUTH-MD CPN-Inst-Initial Enr/ SOH-2009
OOC at Time of App	NA	NA
Replacement Notice	NA	NA
HIV Form	EHIV-04	EHIV-04
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1-MD	NA
Expense Plus Business Overhead	IDIAPP06-2-BOE	NA
State Exceptions	6S N/A	

Note: MetLife Solutions will be updated as state approvals and/or state exceptions are announced.
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STATE REQUIREMENTS

MASSACHUSETTS	Advantage, Essential, Select BOE, MortgageComp	Buy-Sell
Application	IDIAPP06-1-MA	IDI-2000-APP-DBO plus IDIAPP06-1-MA
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP06-1-AUTH CPN-Inst-Initial Enr/SOH-2009	IDIAPP06-1-AUTH..• CPN-Inst-Initial Enr/ SOH-2009
OOC at Time of App	ADV-AH 1355-MA l ESS-AH 1356-MA • M\L Ess & Sel-AH 1354-MA • BOE -IDIOOC04-1-MA • Mortgage Comp- AH 1314-C • Spousal CAT - IDIOOC-ADD07-1	IDIOOC03-1-MA
Replacement Notice	11886AH-MA	11886AH-MA
HIV Form	EHIV-04-MA	EHIV-04-MA
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	NA
Expense Plus Business Overhead	IDIAPP06-2-BOE-MA	NA
State Exceptions	UniSex Rates for MortgageComp; 60 & 180 day EP N/A with MortgageComp	

MICHIGAN	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01-MI	IDIAPP06-01-MI
Health Questionnaire supplement	IDIAPP12-02	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	N/A	N/A
HIV Form	EHIV-04-MI	EHIV-04-MI
State Exceptions	60 EP on Mortgage Comp N/A	

Note: MetLife Solutions will be updated as state approvals and/or state exceptions are announced.
*The Compensation Disclosure form is a requirement for ID and MLR only

STATE REQUIREMENTS

MINNESOTA	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Selectl
Application	IDIAPP12-01-MN	IDIAPP06-01-MN
Health Questionnaire supplement	IDIAPP12-02-MN	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	N/A	N/A
HIV Form	EHIV-04	EHIV-04
State Exceptions	Endorsements N/A • PreExisting Conditions Exclusions N/A	

MISSISSIPPI	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01	IDIAPP06-01
Health Questionnaire supplement	IDIAPP12-02	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	N/A	N/A
HIV Form	EHIV-04	EHIV-04

Note: MetLife Solutions will be updated as state approvals and/or state exceptions are announced.
*The Compensation Disclosure form is a requirement for ID and MLR only

STATE REQUIREMENTS

MISSOURI	Advantage, Essential, Select BOE, MortgageComp	Buy-Sell
Application	IDIAPP06-1-MO	IDI-2000-APP-DBO plus IDIAPP06-1-MO
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP06-1-AUTH CPN-Inst-Initial Enr/SOH-2009	IDIAPP06-1-AUTH • CPN-Inst-Initial Enr/ SOH-2009
OOC at Time of App	NA	NA
Replacement Notice	NA	NA
HIV Form	EHIV-04-MO	EHIV-04-MO
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	NA
Expense Plus Business Overhead	IDIAPP06-2-BOE	NA

MONTANA	MetLife Income Guard, Essential, BOE	Advantage, Select
Application	IDIAPP12-01	IDIAPP06-01
Health Questionnaire supplement	IDIAPP12-02	
For Spousal Cat (Adv, Ess, Sel)	N/A	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	N/A	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	MIG-IDIOOC12-01-MT ESS-AH 1356 • MIG-SpOc-IDIOOC12-02-MT • M/L ESS-AH 1354 (MIG use above) BOE-IDIOOC04-1	ADV-AH 1355
Replacement Notice	N/A	N/A
HIV Form	EHIV-04	EHIV-04
State Exceptions	UniSex rates are used for all products • BuySell and Mortgage Comp N/A • Rider Not Available: Spousal Cat Pregnancy Exclusions N/A	

Note: MetLife Solutions will be updated as state approvals and/or state exceptions are announced.
*The Compensation Disclosure form is a requirement for ID and MLR only

STATE REQUIREMENTS

NEBRASKA	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01	IDIAPP06-01
Health Questionnaire supplement	IDIAPP12-02-NE	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	N/A	N/A
HIV Form	EHIV-04	EHIV-04

NEVADA	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01	IDIAPP06-01-NV
Health Questionnaire supplement	IDIAPP12-02-NV	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	MIG-IDIOOC12-01-NV ESS-AH 1356 • MIG-SpOc-IDIOOC12-02 • M/L ESS-AH 1354 (MIG use above) • BOE-IDIOOC04-1 • MC AH 1314 (Signature Req'd) • Spousal CAT-IDIOOC-ADD07-1 (ESS only) • BUY-SELL IDIOOC03-1-NH, TX, WV	ADV-AH 1355-NV
Replacement Notice	N/A	N/A
HIV Form	EHIV-04	EHIV-04

Note: MetLife Solutions will be updated as state approvals and/or state exceptions are announced.
*The Compensation Disclosure form is a requirement for ID and MLR only

STATE REQUIREMENTS

NEW HAMPSHIRE	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01-NH	IDIAPP06-01
Health Questionnaire supplement	IDIAPP12-02-NH	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1-NH	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	MIG-IDIOOC12-01-NH ESS-AH 1356 • MIG-SpOc-IDIOOC12-02 • M/L ESS-AH 1354 (MIG use above) • BOE-IDIOOC04-1 • MC AH 1314 (Signature Req'd) • Spousal CAT-IDIOOC-ADD07-1 (ESS only) • BUY-SELL IDIOOC03-1-NH, TX, WV	ADV-AH 1355
Replacement Notice	11886AH-NH	11886AH-NH
HIV Form	EHIV-04-NH	EHIV-04-NH
State Exceptions	PreExisting Conditions Exclusions N/A	

Note: MetLife Solutions will be updated as state approvals and/or state exceptions are announced.
*The Compensation Disclosure form is a requirement for ID and MLR only

STATE REQUIREMENTS

NEW JERSEY	MetLife Income Guard, Essential, BOE	Advantage, Select
Application	IDIAPP12-01-NJ	IDIAPP06-01-NJ
Health Questionnaire supplement	IDIAPP12-02-NJ	
For Spousal Cat (Adv, Ess, Sel)	N/A	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	11886AH-NAIC	11886AH-NAIC
HIV Form	EHIV-04	EHIV-04
State Exceptions	730 EP N/A • Mortgage Comp N/A • Riders Not Available: RSDII; TYO; ROP; Spousal Cat • Cat cannot exceed base benefit • SIS instead of SIO; SIS EP 180 or 365 only	

NEW MEXICO	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01-NM	IDIAPP06-01-NM
Health Questionnaire supplement	IDIAPP12-02	
NM Confidential Abuse Info	1900008620	1900008620
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH-NM CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH-NM CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	N/A	N/A
HIV Form	EHIV-04	EHIV-04

Note: MetLife Solutions will be updated as state approvals and/or state exceptions are announced.
*The Compensation Disclosure form is a requirement for ID and MLR only

STATE REQUIREMENTS

NEW YORK	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01-NY	IDIAPP06-01-NY
Health Questionnaire supplement	IDIAPP12-02-NY	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1-NY	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO-NY	
Compensation Disclosure*	COMPDISC-IDI-NY	COMPDISC-IDI-NY
HIPAA Forms	IDIAPP12-01-AUTH-NY CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH-NY CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	N/A	N/A
HIV Form	EHIV-04-NY	EHIV-04-NY
State Exceptions	SIS Available only for Individually sold and Assocation cases; SIO & SIS available on Employer Sponsered cases Rider Not Available: ROP • Avocation Exclusion rider N/A	

NORTH CAROLINA	Advantage, Essential, Select BOE, MortgageComp	Buy-Sell
Application	IDIAPP12-01	IDIAPP06-01-NC
Health Questionnaire supplement	IDIAPP12-02-NC	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1-NC	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	N/A	N/A
HIV Form	EHIV-04	EHIV-04
State Exceptions		

Note: MetLife Solutions will be updated as state approvals and/or state exceptions are announced.
*The Compensation Disclosure form is a requirement for ID and MLR only

STATE REQUIREMENTS

NORTH DAKOTA	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01	IDIAPP06-01-ND
Health Questionnaire supplement	IDIAPP12-02-ND	
For Spousal Cat (Adv, Ess, Sel)	N/A	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	N/A	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	MIG-IDIOOC12-01 ESS-AH 1356 • MIG-SpOc-IDIOOC12-02 • M/L ESS-AH 1354 (MIG use above)	ADV-AH 1355
Replacement Notice	N/A	N/A
HIV Form	EHIV-04-ND	EHIV-04-ND

OHIO	Advantage, Essential, Select BOE, Priority Plus, MortgageComp	Buy-Sell
Application	IDIAPP06-1-OH	IDI-2000-APP-DBO plus IDIAPP06-1-OH
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP06-1-AUTH CPN-Inst-Initial Enr/SOH-2009	IDIAPP06-1-AUTH CPN-Inst-Initial Enr/ SOH-2009
OOC at Time of App	NA	NA
Replacement Notice	NA	NA
HIV Form	EHIV-04-OH	EHIV-04-OH
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	NA
Expense Plus Business Overhead	IDIAPP06-2-BOE	NA

Note: MetLife Solutions will be updated as state approvals and/or state exceptions are announced.
*The Compensation Disclosure form is a requirement for ID and MLR only

STATE REQUIREMENTS

OKLAHOMA	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01-OK	IDIAPP06-01-OK
Health Questionnaire supplement	IDIAPP12-02	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	11886AH-NAIC	11886AH-NAIC
HIV Form	EHIV-04	EHIV-04
State Exceptions	730 EP N/A	

OREGON	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01-OR	IDIAPP06-01-OR
Health Questionnaire supplement	IDIAPP12-02-OR	
For Spousal Cat (Adv, Ess, Sel)	N/A	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	MIG-IDIOOC12-01-OR • ESS-AH 1356-OR • MIG-SpOc-IDIOOC12-02 • M/L ESS-AH 1354-OR (MIG USE ABOVE) BOE-IDIOOC04-1-OR • MC AH 1314 (Signature Req'd) BUY-SELL IDIOOC03-1-OR	ADV-AH 1355-OR
Replacement Notice	N/A	N/A
HIV Form	EHIV-04-OR	EHIV-04-OR
State Exceptions	Rider Not Available: ROP	

Note: MetLife Solutions will be updated as state approvals and/or state exceptions are announced.
*The Compensation Disclosure form is a requirement for ID and MLR only

STATE REQUIREMENTS

PENNSYLVANIA	MetLife Income Guard, Essential, BOE	Advantage, Select
Application	IDIAPP12-01-PA	IDIAPP06-01-PA
Health Questionnaire supplement	IDIAPP12-02	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	11886AH-PENN	11886AH-PENN
HIV Form	EHIV-04-PA	EHIV-04-PA
State Exceptions	730 EP N/A • Mortgage Comp N/A • Rider Not Available: ROP	

RHODE ISLAND	MetLife Income Guard, Essential, BOE, Mortgage Comp	Advantage, Select
Application	IDIAPP12-01-RI	IDIAPP06-01-RI
Health Questionnaire supplement	IDIAPP12-02	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	11886AH-RI	11886AH-RI
HIV Form	EHIV-04	EHIV-04
State Exceptions	90 EP on SIO N/A	

Note: MetLife Solutions will be updated as state approvals and/or state exceptions are announced.
*The Compensation Disclosure form is a requirement for ID and MLR only

STATE REQUIREMENTS

SOUTH CAROLINA	Advantage, Essential, Select BOE, MortgageComp	Buy-Sell
Application	IDIAPP06-1-SC	IDI-2000-APP-DBO plus IDIAPP06-1-SC
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP06-1-AUTH CPN-Inst-Initial Enr/SOH-2009	IDIAPP06-1-AUTH CPN-Inst-Initial Enr/ SOH-2009
OOC at Time of App	NA	NA
Replacement Notice	11886AH-NAIC	11886AH-NAIC
HIV Form	EHIV-04	EHIV-04
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	NA
Expense Plus Business Overhead	IDIAPP06-2-BOE	NA
State Exceptions		

SOUTH DAKOTA	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01	IDIAPP06-01-SD
Health Questionnaire supplement	IDIAPP12-02-SD	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	N/A	N/A
HIV Form	EHIV-04	EHIV-04
State Exceptions	PreExisting Conditions Exclusion N/A 60 EP on Mortgage Comp N/A	

Note: MetLife Solutions will be updated as state approvals and/or state exceptions are announced.
*The Compensation Disclosure form is a requirement for ID and MLR only

STATE REQUIREMENTS

TENNESSEE	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01-TN	IDIAPP06-01-TN
Health Questionnaire supplement	IDIAPP12-02	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	N/A	N/A
HIV Form	EHIV-04	EHIV-04
State Exceptions	Rider Not Available: ROP	

Note: MetLife Solutions will be updated as state approvals and/or state exceptions are announced.
*The Compensation Disclosure form is a requirement for ID and MLR only

STATE REQUIREMENTS

TEXAS	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01	IDIAPP06-01
Health Questionnaire supplement	IDIAPP12-02-TN	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	MIG-IDIOOC12-01-TX • ESS-AH 1356 • MIG-SpOc-IDIOOC12-02-TX • M/L ESS-AH 1354 (MIG use above) • BOE-IDIOOC04-1 MC AH 1314-J (Signature Req'd) Spousal CAT-IDIOOC-ADD07-1 (ESS only) • BUY-SELL IDIOOC03-1-NHM RX, WV	ADV-AH 1355
Replacement Notice	11886AH-NAIC	11886AH-NAIC
HIV Form	EHIV-04-TX	EHIV-04-TX
State Exceptions	730 EP N/A	

UTAH	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01-UT	IDIAPP06-01
Health Questionnaire supplement	IDIAPP12-02-UT	
For Spousal Cat (Adv, Ess, Sel)	N/A	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	11886AH-NAIC	11886AH-NAIC
HIV Form	EHIV-04-UT	EHIV-04-UT
State Exceptions	730 EP N/A	

Note: MetLife Solutions will be updated as state approvals and/or state exceptions are announced.
*The Compensation Disclosure form is a requirement for ID and MLR only

STATE REQUIREMENTS

VERMONT	Advantage, Essential, Select BOE, Priority Plus, Mortgage Comp	BUY-SELL
Application	IDIAPP06-1-VT	IDI-2000-APP-DBO plus IDIAPP06-1-VT
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP06-1-AUTH CPN-Inst-Initial Enr/SOH-2009	IDIAPP06-1-AUTH CPN-Inst-Initial Enr/ SOH-2009
OOC at Time of App	NA	NA
Replacement Notice	11886AH-NAIC	11886AH-NAIC
HIV Form	EHIV-07-VT	EHIV-04-VT
State Exceptions	6S N/A • Riders Not Available: 2007 TYO/Your Occ for 4M/5I, Spousal Cat Rider • 730 EP N/A Full MNAD on Essential	

VIRGINIA	Advantage, Essential, Select BOE, MortgageComp	Buy-Sell
Application	IDIAPP06-1-VA	IDI-2000-APP-DBO plus IDIAPP06-1-VA
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP06-1-AUTH CPN-Inst-Initial Enr/SOH-2009	IDIAPP06-1-AUTH CPN-Inst-Initial Enr/ SOH-2009
OOC at Time of App	NA	NA
Replacement Notice	NA	NA
HIV Form	EHIV-04	EHIV-04
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1-VA	NA
Expense Plus Business Overhead	IDIAPP06-2-BOE-VA	NA
State Exceptions	6S N/A • 730 day EP N/A	

Note: MetLife Solutions will be updated as state approvals and/or state exceptions are announced.
*The Compensation Disclosure form is a requirement for ID and MLR only

STATE REQUIREMENTS

WASHINGTON	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01-WA	IDIAPP06-01-WA
Health Questionnaire supplement	IDIAPP12-02	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	11886AH-NAIC	11886AH-NAIC
HIV Form	EHIV-04	EHIV-04
State Exceptions	730 EP N/A	

WEST VIRGINIA	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01-WV	IDIAPP06-01-WV
Health Questionnaire supplement	IDIAPP12-02	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	MIG-IDIOOC12-01 • ESS-AH 1356 • MIG-SpOc-IDIOOC12-02 M/L ESS-AH 1354 (MIG use above) • BOE-IDIOOC04-1 • MC AH 1314-J (Signature Req'd) Spousal CAT-IDIOOC-ADD07-1 (ESS only) • BUY-SELL IDIOOC03-1-NHM RX, WV	ADV-AH 1355
Replacement Notice	11886AH-NAIC	11886AH-NAIC
HIV Form	EHIV-04-WV	EHIV-04-WV

Note: MetLife Solutions will be updated as state approvals and/or state exceptions are announced.
*The Compensation Disclosure form is a requirement for ID and MLR only

STATE REQUIREMENTS

WISCONSIN	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01	IDIAPP06-01-WI
Health Questionnaire supplement	IDIAPP12-02-WI	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	MIG-IDIOOC12-01 • ESS-AH 1356 • MIG-SpOc-IDIOOC12-02 • M/L ESS-AH 1354 (MIG use above)	ADV-AH 1355
Replacement Notice	11886AH-NAIC	11886AH-NAIC
HIV Form	EHIV-04-WI	EHIV-04-WI

WYOMING	MetLife Income Guard, Essential, BOE, MortgageComp	Advantage, Select
Application	IDIAPP12-01	IDIAPP06-01
Health Questionnaire supplement	IDIAPP12-02	
For Spousal Cat (Adv, Ess, Sel)	IDIAPP07-1	
Expense Plus Business Overhead	IDIAPP06-2-BOE	
Buy-Sell	IDI-2000-APP-DBO	
Compensation Disclosure*	COMPDISC-IDI	COMPDISC-IDI
HIPAA Forms	IDIAPP12-01-AUTH CPN-Inst-Initial Enr/SOH	IDIAPP06-01-AUTH CPN-Inst-Initial Enr/SOH
OOC at Time of App	N/A	N/A
Replacement Notice	N/A	N/A
HIV Form	EHIV-04	EHIV-04

Note: MetLife Solutions will be updated as state approvals and/or state exceptions are announced.
*The Compensation Disclosure form is a requirement for ID and MLR only

STATE REQUIREMENTS

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, prompt 4.

Abbreviated Terms:

ADV - Advantage
BOE - Business Overhead Expense (Expense Plus)
BP - Maximum Benefit Period
CAT - Catastrophic Disability
COLA - Cost Of Living Adjustment
EP - Elimination Period
ESS - Essential
HIPAA - Health Insurance Portability and Accountability Act
HIV - Human Immunodeficiency Virus
MIG - MetLife Income Guard
M/L - MultiLife
MNAD - Mental, Nervous, Alcohol, & Drug Disorder
MC - Mortgage Comp
N/A - Not Available
OOC - Outline of Coverage
ROP - Refund of Premium (Good Health Benefit)
SEL - Select
SIO - Social Insurance Offset
SIS - Social Insurance Substitute
Spousal Cat - Spousal Catastrophic Disability
SpOc - Specialty Your Occupation
TYO - Transitional Your Occupation
Your OCC - Your Occupation

2 INDIVIDUAL INCOME PROTECTION PRODUCTS

MetLife Income Guard 2-2
Omni Advantage. 2-7
Omni Essential 2-12
Mortgage Comp 2-17
Policy Provisions. 2-21
Exclusions and Limitations 2-27
Optional Benefits 2-30

NOTE – The policy and rider descriptions in the reference manual highlight some of the provisions of MetLife's Individual Disability Insurance policies. All policies, riders and provisions may not be available in every state and may be subject to state variations. To become familiar with any differences, please check with the IDI Resource line at 1-800-929-1492, prompt 4 for the most current information.

MetLife Solutions will also be updated with the most recent approvals.

See the product grids for product, issue age and occ class availability.

METLIFE INCOME GUARD

MetLife Income Guard	6S/6M	5A/5D 5M/5I	4A/ 4M	3A	2A	A	B
Issue Ages 18-70	✓	✓	✓	✓	✓	✓	✓
Elimination Period 90, 180, 365, 730	✓	✓	✓	✓	✓	✓	✓
Max. Benefit Period: 2Yrs, 5 Yrs, 10 Yrs	✓	✓	✓	✓	✓	✓	✓
To Age 65, To Age 67s	✓	✓	✓	✓	✓	✓	
To Age 70s	✓	✓	✓	✓	✓		
Noncancelable, Guaranteed Renewable to age 67[1]	✓	✓	✓	✓	✓	✓	✓
Conditionally Renewable After age 67[1]	✓	✓	✓	✓	✓	✓	✓
Standard Definition of Total Disability							
Regular Occ for: Max Benefit Period	✓	✓	✓	✓			
5 Years					✓		
2 Years						✓	✓
Specialty Your Occ	6M only	5D/5M/ 5I only	4M only				
Presumptive Total Disability	✓	✓	✓	✓	✓	✓	✓
6-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	✓	✓	✓	✓	✓	✓	✓

1 Or 5 policy years, if later

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

METLIFE INCOME GUARD

MetLife Income Guard Benefit Riders	6S/ 6M	5A/5D 5M/5I	4A/ 4M	3A	2A	A	B
Automatic Increase Benefit Issue Ages 18-45	✓	✓	✓	✓	✓		
Capital Sum Benefit Issue Ages 18-59	✓	✓	✓	✓	✓	✓	✓
Catastrophic Benefit Issue Ages 18-70	✓	✓	✓	✓	✓	✓	✓
COBRA Issue Ages 18-59	✓	✓	✓	✓	✓	✓	✓
Cost of Living Adjustment with Buy-Up Issue Ages 18-69							
COLA 3%(Simple Interest)	✓	✓	✓	✓	✓	✓	✓
COLA 3% Compound	✓	✓	✓	✓	✓	✓	✓
COLA 0-10%	✓	✓	✓	✓	✓	✓	✓
Guaranteed Insurability Issue Ages 18-45	✓	✓	✓	✓	✓		
Life Event Issue Ages 18-45	✓	✓	✓	✓	✓		
Lifetime Benefit Issue Ages 18-45	✓	✓	✓				
Partial Disability Issue Ages 18-70	✓	✓	✓	✓	✓	✓	✓
Refund of Premium Issue Ages 18-70	✓	✓	✓	✓	✓	✓	✓
Residual Disability Issue Ages 18-69							
Basic	✓	✓	✓	✓	✓		
With Recovery Benefit Full Benefit Period	✓	✓	✓	✓	✓		
Enhanced Recovery Benefit Full Benefit Period	✓	✓	✓	✓			
Social Insurance Offset[1] Issue Ages 18-59	✓	✓	✓	✓	✓	✓	✓
Spousal Catastrophic Issue Ages 18-59	✓	✓	✓	✓	✓	✓	✓
Your Occupation Issue Ages 18-69	6S only	5A only					
Transitional Your Occupation Issue Ages 18-59 5 yr.	✓	✓	✓				
To Age: 65/67/70	✓	✓	✓				
Term Premium Conversion Issue Age 18-50							
1-yr Term Premium Period	✓	✓	✓	✓	✓	✓	✓
5-yr Term Premium Period	✓	✓	✓	✓	✓	✓	✓
Issue Age 18-45 10-yr Term Premium Period	✓	✓	✓	✓	✓	✓	✓
Issue Age 18-40 15-yr Term Premium Period	✓	✓	✓	✓	✓	✓	✓
Issue Age 18-35 20-yr Term Premium Period	✓	✓	✓	✓	✓	✓	✓

1 Social Insurance Substitute in NY and NJ.

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

RENEWAL PROVISIONS

Noncancelable and guaranteed renewable to age 67. No change in premium rates. This means that the insured has the right to continue the policy until age 67 or for 5 policy years, if later. 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 67th or for 5 policy years, if later, birthday.

Renewal privilege after age 67, with limited maximum 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 67th or for 5 policy years, if later, birthday, the insured may continue coverage under the policy, with a limited maximum benefit period, as long as the insured remains so employed and the premium is paid on time. The maximum benefit period varies by age when disability begins and is shown in a chart on the policy schedule page. Minimum benefit is 12 months if disability begins at or after age 67. Qmkc optional benefits included in the policy cannot be renewed beyond age 67. This renewal privilege may be exercised only while the policy is in force and the insured is not disabled.

REGULAR OCCUPATION

TOTAL DISABILITY — 6S, 6M, 5A, 5M, 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 the insured 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 the insured's regular occupation (the regular occupation is the usual occupation(s) in which the insured is gainfully employed at the time the insured becomes disabled); and

(b) not gainfully employed;

2. after the regular occupation period:

(a) prevented from performing any occupation for which the insured 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 occ classes is the same as the definition for occ class 2A, except that the **Regular Occupation** period is 2 years following the elimination period.

SPECIALTY YOUR OCCUPATION

Total Disability – 6M, 5M, 5D, 5I, 4M

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 your regular occupation (the regular occupation is the usual occupation(s) in which the insured is gainfully employed at the time the insured becomes disabled); and

(b) Receiving appropriate care from a physician who is appropriate to treat the condition causing the impairment.

MetLife will consider the material and substantial duties the insured was performing, including those of a professionally recognized specialty(ies) in medicine or dentistry immediately prior to the time the insured becomes disabled to be the material and substantial duties of their regular occupation.

OMNI ADVANTAGE

OMNI ADVANTAGE	6S/6M[1]	5A/5D 5M/5I	4A/ 4M	3A	2A
Issue Ages 18-59	✓	✓	✓	✓	✓
Elimination Periods 60, 90, 180, 365, 730 Days	✓	✓	✓	✓	✓
Maximum Benefit Periods 2 Years, 5 Years, To Age 65, To Age 67[2], To Age 70	✓	✓	✓	✓	✓
Noncancelable, Guaranteed Renewable to age 65/67[2]	✓	✓	✓	✓	✓
Conditionally Renewable After age 65/67[2]	✓	✓	✓	✓	✓
Standard Definition of Total Disability					
Regular Occ for:					
Maximum Benefit Period	✓	✓	✓	✓	
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	✓	✓	✓	✓	✓

1 Not approved in all states. In a state where the occ class is not approved the occupation for 6S/6M will be 6A; 5M/5D/5I will be 5A; 4M will be 4A.
2 Age 67 is not approved in all states. Where age 67 is not approved the renewability is to age 65.

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

OMNI ADVANTAGE

OMNI ADVANTAGE BENEFIT RIDERS	6S/ 6M[1]	5A/5D 5M/5I	4A/ 4M	3A	2A
Automatic Increase Benefit Issue Ages 18-50	✓	✓	✓	✓	✓
Catastrophic Benefit Issue Ages 18-59	✓	✓	✓	✓	✓
Cost of Living Adjustment with Buy-UpAges Issue Ages 18-59 COLA 3% (Simple Interest)	✓	✓	✓	✓	✓
COLA 1%-7% Compound	✓	✓	✓	✓	✓
COLA 0-10%	✓	✓	✓	✓	✓
Refund of Premium (Good Health Benefit) Issue Ages 18-59	✓	✓	✓	✓	✓
Guaranteed Insurability (GI) Issue Ages 18-45	✓	✓	✓	✓	✓
Lifetime Benefit Issue Ages 18-45	✓	✓	✓		
Residual Disability- Issue Ages 18-59 Basic	✓	✓	✓	✓	✓
24/36 Month Recovery	✓	✓	✓	✓	
Social Insurance Offset (SIO)[2] Issue Ages 18-59	✓	✓	✓	✓	✓
Spousal Catastrophic Issue Ages 18-59[3]	✓	✓	✓	✓	✓
Your Occupation Issue Ages 18-59	✓	5M/5D only			
Issue Ages 18-50		5I only	4M only		
Transitional Your Occupation Issue Ages 18-59 5 year	✓	✓	✓		
To Age 65	✓	✓	✓		
Term Premium Conversion Issue Age 18-50 1-year Term Premium Period	✓	✓	✓	✓	✓
5-year Term Premium Period	✓	✓	✓	✓	✓
Issue Age 18-45 10-yearTerm Premium Period	✓	✓	✓	✓	✓
Issue Age 18-40 15-year Term Premium Period	✓	✓	✓	✓	✓
Issue Age 18-35 20-year Term Premium Period	✓	✓	✓	✓	✓

1 Not approved in all states. In a state where the occ class is not approved the occupation for 6S/6M will be 6A; 5M/5D/5I will be 5A; 4M will be 4A.
2 Social Insurance Substitute in NY and NJ.
3 For both insured and spouse.

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

RENEWAL PROVISIONS

Noncancelable and guaranteed renewable to Age 65/67[1]. No change in premium rates. This means that the insured has the right to continue the policy until Age 65/67[1]. 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 65/67th[1] birthday.

Renewal privilege after Age 65/67[1], with limited maximum 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 65/67th[1] birthday, the insured may continue coverage under the policy, with a limited maximum 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 65/67[1]. This renewal privilege after age 65/67[1] may be exercised only while the policy is in force and the insured is not disabled.

1 Age 67 is not approved in all states. Where age 67 is not approved the renewability is to age 65.

DEFINITIONS

(May vary by state)

TOTAL DISABILITY — 6S[1], 6M, 5A, 5M, 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 the insured 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.

1 Not approved in all states. In a state where the occ class is not approved the occupation for 6S/6M will be 6A; 5M/5D/5I will be 5A; 4M will be 4A.

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 the insured's regular occupation (the regular occupation is the usual occupation(s) in which the insured is gainfully employed at the time the insured becomes disabled); and

(b) not gainfully employed.

2. after the regular occupation period:

(a) prevented from performing any occupation for which the insured 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.

OMNI ESSENTIAL

OMNI ESSENTIAL (Individual)	6S/ 6M[1]	5A/5D 5M/5I	4A/ 4M	3A	2A	A	B
Issue Ages 18-59	✓	✓	✓	✓	✓	✓	✓
Elimination Periods 60, 90, 180, 365, 730 Days	✓	✓	✓	✓	✓	✓	✓
Maximum Benefit Periods 2 Years, 5 Years	✓	✓	✓	✓	✓	✓	✓
To Age 65, To Age 67[2]	✓	✓	✓	✓	✓	✓	
To Age 70	✓	✓	✓	✓	✓		
Guaranteed Renewable to age 65/67[2, 3]	✓	✓	✓	✓	✓	✓	✓
Conditionally Renewable After Age 65/67[2, 3]	✓	✓	✓	✓	✓	✓	✓
Standard Definition of Total Disability							
Regular Occ for Maximum Benefit Period	✓	✓	✓	✓			
5 Years					✓		
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 Premiums	✓	✓	✓	✓	✓	✓	✓
Step-Rate Premiums	✓	✓	✓	✓	✓	✓	✓
Non-Smoker Rates	✓	✓	✓	✓	✓	✓	✓
Sex-Distinct Rates	✓	✓	✓	✓	✓	✓	✓

1 Not approved in all states. In a state where the occ class is not approved the occupation for 6S/6M will be 6A; 5M/5D/5I will be 5A; 4M will be 4A.
2 Age 67 is not approved in all states. Where age 67 is not approved the renewability is to age 65
3 Or 5 policy years, if later

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

OMNI ESSENTIAL

OMNI ESSENTIAL RIDERS (Individual)	6S[1]/ 6M	5A/5D 5M/5I	4A/ 4M	3A	2A	A	B
Automatic Increase Benefit Issue Ages 18-50	✓	✓	✓	✓	✓		
Catastrophic Benefit Issue Ages 18-59	✓	✓	✓	✓	✓	✓	✓
Cost of Living Adjustment with Buy-up Issue Ages 18-59							
COLA 3% (Simple Interest)	✓	✓	✓	✓	✓	✓	✓
COLA 1%-7% Compound	✓	✓	✓	✓	✓	✓	✓
COLA 0-10%	✓	✓	✓	✓	✓	✓	✓
Refund of Premium (Good Health Benefit) Issue Ages 18-59	✓	✓	✓	✓	✓	✓	✓
Guaranteed Insurability Issue Ages 18-45	✓	✓	✓	✓	✓		
Lifetime Benefit Issue Ages 18-45	✓	✓	✓				
Residual Disability Issue Ages 18-59							
Basic	✓	✓	✓	✓	✓		
24/36 Month Recovery	✓	✓	✓	✓	✓		
Social Insurance Offset (SIO)[2] Issue Ages 18-59	✓	✓	✓	✓	✓	✓	✓
Spousal Catastrophic Issue Ages 18-59 (for both insured and spouse)	✓	✓	✓	✓	✓	✓	✓
Term Premium Conversion Rider Issue Age 18-50							
1-year Term Premium Period	✓	✓	✓	✓	✓	✓	✓
5-year Term Premium Period	✓	✓	✓	✓	✓	✓	✓
Issue Age 18-45 10-yearTerm Premium Period	✓	✓	✓	✓	✓	✓	✓
Issue Age 18-40 15-year Term Premium Period	✓	✓	✓	✓	✓	✓	✓
Issue Age 18-35 20-year Term Premium Period	✓	✓	✓	✓	✓	✓	✓

1 Not approved in all states. In a state where the occ class is not approved the occupation for 6S/6M will be 6A; 5M/5D/5I will be 5A; 4M will be 4A.
2 Age Social Insurance Substitute in NY and NJ

Renewal privilege after age 65/67[1] with limited maximum 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 65/67th[1] birthday or five policy years if later, the insured may continue coverage under the policy, with a limited maximum 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 65/67[1], or five policy years if later. This renewal privilege after age 65/67[1], or five policy years if later, may be exercised only while the policy is in force and the insured is not disabled.

1 Age 67 is not approved in all states. Where age 67 is not approved the renewability is to age 65.

DEFINITIONS

(May vary by state)

TOTAL DISABILITY — 6S[1], 6M, 5A, 5M, 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 the insured 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 the insured becomes disabled); and

1 Not approved in all states. In a state where the occ class is not approved the occupation for 6S/6M will be 6A; 5M/5D/5I will be 5A; 4M will be 4A.

(b) not gainfully employed.

2. after the regular occupation period:

(a) prevented from performing any occupation for which the insured 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 occ classes is the same as the definition for occ class 2A, except that the Regular Occupation period is 2 years following the elimination period.

Chapter Direct
1
2
3
4
5
6
7
8

[1] Not approved in all states. In a state that 6S is not approved the occupation will be 6A

MORTGAGE COMP

MORTGAGE COMP	6S/ 6M	5A/5D 5M/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						
Regular Occ for: 5 Years	✓	✓	✓	✓		
2 Year					✓	✓
Extension of Benefits at Death	✓	✓	✓	✓	✓	✓
Continuation of Coverage	✓	✓	✓	✓	✓	✓
Waiver of Premium	✓	✓	✓	✓	✓	✓
Recurrent Disability	✓	✓	✓	✓	✓	✓
New Home Discount N/A in NY, MN	✓	✓	✓	✓	✓	✓
Non-Smoker Rates	✓	✓	✓	✓	✓	✓
Rates: Sex-Distinct				✓	✓	✓
Unisex	✓	✓	✓			

For Mortgage Comp, Buy-Sell and Expense Plus policies:
Any occupation listed in this guide as 6S or 6M will be considered a 6A.
Any occupation listed in this guide as 5D/5M/5I will be considered a 5A.
Any occupation listed in this guide as 4M will be considered a 4A.

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

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

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 under the regular and personal care of a physician.

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.

POLICY PROVISIONS

PRESUMPTIVE TOTAL DISABILITY[1]

(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 rider).

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 or 6[2] months following the insured's death.

1 N/A with Mortgage Comp
2 KcrJgdc Income Guard only

EXTENSION OF BENEFITS ON DEATH

(Mortgage Comp Only)

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.

TRANSPLANT SURGERY[1]

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[1]

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

1 N/A with Mortgage Comp

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[1]

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

1 N/A with Mortgage Comp

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.

RECURRENT DISABILITY *(Mortgage Comp Only)*

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.

ADDITIONAL MONTHLY INDEMNITY[1]

The Additional Monthly Indemnity (AMI) can be used to include two elimination periods on a single policy. It allows for coordination with short-term disability benefits, using different elimination periods. For example, one benefit amount may start after 90 days of disability and the other benefit amount may start after 730 days of disability. 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.

1 N/A with Mortgage Comp

SUSPENSION DURING MILITARY SERVICE

If the insured enters full-time active duty in the military service of any nation or international authority, the insured 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 inforce 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/67th[1] 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[2]

If the insured becomes unemployed and receives 8 weeks of governmental unemployment benefits, the insured may suspend the policy (if the policy has been inforce for at least one year) and not pay premiums for up to 6/12[3] months. The policy will not be inforce during the suspension. At the end of 6/12[3] 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/67th[1] 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.

1 Age 67 is not approved in all states. Where age 67 is not approved the renewability is age 65
2 N/A with Mortgage Comp
3 KcrJgdc Income Guard only

CONTINUATION OF COVERAGE *(Mortgage Comp Only)*

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

PREMIUM DISCOUNT *(Mortgage Comp Only)*

(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

MENTAL DISORDER AND/OR SUBSTANCE USE DISORDERS COVERAGE

(MetLife Income Guard Only)

Disabilities due to a mental disorder or a substance use disorder are payable for the entire benefit period.

A rider (MDSUD) is available that would limit the maximum benefit period to 24 months combined over the life of the policy unless the insured is confined to a hospital. A corresponding premium reduction will apply.

This MDSUD rider is mandatory for policies issued for occ classes 4M and 5D that include the "specialty your occupation" language. For occ classes 6M, 5M or 5I that include "specialty your occupation" language and are part of a multilife group that includes occ classes 4M or 5D, the MDSUD rider can be added on a case level basis (all or none). MDSUD rider is still mandatory for 4M and 5D occ classes with specialty your occupation language. A 10% premium reduction applies when the limitation rider is included with the policy. **NOTE:** The 10% premium reduction does not apply to all components of the premium. It does not apply to the policy fee, nor the Cat Rider, Spousal Cat rider and the COBRA premium reimbursement rider, if selected.

MENTAL DISORDER AND/OR SUBSTANCE USE DISORDERS COVERAGE[1]

(Omni Essential Only)

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 Variations)

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 Variations)

MetLife will not pay benefits for a disability:

1. Due to an act of war, whether declared or undeclared;

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

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.

7. Existing while the insured resides outside of the United States, it's possessions and Canada except as set forth in the Limited Monthly Benefit while Outside the United States section[1].

GENERAL EXCLUSIONS *(Mortgage Comp Only)*

(Subject to State Variation)

MetLife will not pay benefits for a disability due to:

1. Act of war, whether declared or undeclared;

2. Self-inflicted injury or destruction, while sane or insane;

3. Normal pregnancy or childbirth, but MetLife will cover disability due to complications of pregnancy as defined in the policy; or

4. Any loss MetLife has excluded by name or specific description.

1 MetLife Income Guard only

OPTIONAL BENEFITS

AUTOMATIC INCREASE BENEFIT

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, there is a premium for the increased monthly benefit which 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 by $50.00, on each of the first five policy anniversaries:

	Benefit Amount	New Monthly Amount
1st Anniversary: New Base Monthly Benefit	$1,050	$31.72
2nd Anniversary: New Base Monthly Benefit	$1,100	$33.15
3rd Anniversary: New Base Monthly Benefit	$1,150	$34.67
4th Anniversary: New Base Monthly Benefit	$1,200	$36.29
5th Anniversary: 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.

Renewal Provision *(KcrJgdc Income Guard Only)*

The insured may apply for a one-time renewal of this rider during the renewal period, which is the time period beginning 90 days before each policy anniversary on or after the effective date of the rider, as long as four of the five scheduled increases were previously accepted, and he/she is age 55 or younger. Evidence of financial insurability, income, employment and other insurance in force will be required to determine eligibility.

Capital Sum Benefit *(KcrJgdc Income Guard Only)*

(Added by rider at no additional premium)

Capital Sum is a no-cost rider that would pay a one-time lump sum benefit if the insured suffers a capital loss that is solely due to injury. A capital loss is the complete, irrecoverable and irreparable loss of the use of one hand or one foot; or the loss of entire sight in one eye. *The benefit is equal to 12 times the base, AMI, and SIO/SIS monthly benefit, not to exceed $150,000*

Ex. The base benefit amount is $1500/mo., with an SIO benefit of $500/mo., and an AMI benefit of $1,000/mo. The Capital Sum benefit will be $3000.00 x 12 = $36,000

CATASTROPHIC DISABILITY BENEFIT

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, 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.

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.

Calculation of the Catastrophic Disability Benefit[1]:

The maximum benefit for the catastrophic disability is:

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

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:

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

$3,666 will be rounded to $3,650 per month (this amount does not exceed the $8,000 per month or 60% of income restrictions).

1 In NJ the catastrophic disability benefit cannot exceed the base benefit.

Chapter Direct
1 2 3 4 5 6 7 8

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) With Buy-Up*

The COLA riders increase the insured's disability monthly benefit while disabled to help keep up with inflation. 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% (Simple) 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.

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 67th birthday or the second review date if later.

COLA: 3% (Compound) *(KcrJgdc Income Guard Only)*

This Cost of Living Adjustment (COLA) rider increases the monthly benefit payable for disability by 3% of the monthly benefit payable from the previous year. 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 67th[1] birthday or the second review date if later.

COLA: 1-7% (Compound)[2]

The Cost of Living Adjustment will be computed by multiplying the monthly benefit for total disability by a factor equal to the CPI-W 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. 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/67th[1] birthday or the second review date if later.

COLA: 0-10% (Compound)

The Cost of Living Adjustment will be computed by multiplying the monthly benefit for total disability by a factor equal to the CPI-U (Consumer Price Index

1 Age 67 is not approved in all states. Where age 67 is not approved the renewability is to age 65.
2 Not available in states where COLA 0% - 10% is approved.

for All Urban Consumers) for the latest index month divided by the CPI-U for the first index month.

This amount will be rounded upwards to the next whole dollar and added to the monthly benefit for total disability. The adjusted monthly benefit will not be increased from one year to the next by more than 10%. If the Consumer Price Index does not increase, or decreases, the adjusted monthly benefit will remain the same as the previous year's adjusted monthly benefit. 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/67th[1] birthday or the second review date if later.

COLA Buy-up

The Buy-up feature allows the insured to purchase the extra benefit that 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 age of the insured is 59 or younger and gainfully employed for at least 30 hours per week, the insured 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 occ class on the effective date of this rider.

1 Age 67 is not approved in all states. Where age 67 is not approved the renewability is to age 65.

COBRA Premium Reimbursement Benefit

(MetLife Income Guard Only)

This rider reimburses the insured for COBRA premiums paid while the insured is disabled, not to exceed the monthly maximum (Up to $2,000 per month for a maximum 15 months per disability). It requires a 90 day elimination period. *The level of coverage is selected by the insured at the time of application.*

The benefit paid to the insured under this rider will be equal to the premium for COBRA coverage paid for the month being claimed, not to exceed the maximum monthly COBRA premium reimbursement benefit shown on the policy schedule page* _q jm l e _qß

1. the insured is not gainfully employed, and is totally disabled under this policy;

2. unemployment is a result of the total disability, and the premiums for COBRA coverage are being paid;

3. the COBRA premium being reimbursed became due after the 90th day of disability; and

4. the Maximum COBRA Premium Reimbursement Benefit Period shown on the Policy Schedule Page has not been exceeded.

Proof of COBRA premium payments will be required before benefits under this rider are paid. The Proof of COBRA premium payments must be received within 365 days after the month for which benefits are being claimed.

Life Event *(MetLife Income Guard Only)*

Following a qualifying life event, the insured has a one-time option to increase your coverage without any medical underwriting. A qualifying life event is any of the following:

1. A promotion from their employer;
2. An increase in the number of family members, due to marriage, civil union, domestic partnership, birth or adoption; or
3. Graduation from an accredited post-secondary educational institution.

Occupational Classes:	Limits:
6S, 5A, 4A, 3A, 6M, 5M, 5D, 5I, 4M	$750
2A	$500

Life Event is not available in combination with Guaranteed Insurance Option.

Partial Disability *(MetLife Income Guard Only)*

Partial Disability will pay one-half the monthly benefit for total disability for up to six months if the insured is partially disabled. Partial disability means that, due solely to impairment caused by injury or sickness, the insured is not totally disabled, and is gainfully employed, but is:

1. receiving appropriate care from a physician who is appropriate to treat the condition causing the impairment; and
2. prevented from performing one or more of the material and substantial duties of the insured's regular occupation; or

3. performing the material and substantial duties of the insured's regular occupation, but is not able to perform them for more than 50% of the time normally required.

Partial Disability is not available with the Residual benefit riders or with a policy that has a Specialty Your Occupation language.

Refund of Premium *(Good Health Benefit)*

At the end of each period of 5 policy years, MetLife will refund 50% 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/67th[1] 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 RIDER (GI)

The Guaranteed Insurability Rider (GI) allows the insured to increase their monthly disability benefit on the rider option dates through age 51, without additional medical underwriting. Only financial underwriting would apply.

This rider would be used in situations where the insured's monthly benefit may need to be updated due to an increase in the insured's income or a loss of disability benefits.

1 Age 67 is not approved in all states. Where age 67 is not approved the renewability is to age 65.

Availability

Occ Classes: 6S - 2A
Issue Ages: 18 - 45
Maximum Unit of Increase:
6S, 6M, 5A, 5S, 5I, 4A, 4M: $1,000/mo.
3A: $750/mo.
2A: $500/mo.

Maximum Total Increase

Upon policy issue, this is the total amount of benefit increase that may be applied for over the life of the rider. Thereafter, it is the current amount remaining by which the policy benefit can be increased under the rider through the Expiry Date. This amount will decrease by the amount of any increases to the policy benefit by use of this rider.

Unit of Increase

The Unit of Increase is the amount for which the insured may apply under the Standard Benefit Option. Iif all or part of a Unit of Increase is not used as of an Option Date, the remainder may be carried forward and applied for on the next Option Date.

Example

Maximum Total Increase $10,000

Exercised Unit of Increase $1,000

New Maximum Total Increase $9,000

How the Maximum Total Increase is initially determined

The Maximum Total Increase under this rider is:

- Through age 41 - 3 times the base monthly benefit being applied for. Base benefit plus Maximum Total Increase cannot exceed the maximum issue limit by age and occ class.
- Issue ages 42 - 45 - The lesser of $6,000/mo. or 3 times the base monthly benefit being applied for. Base benefit plus Maximum Total Increase cannot exceed the maximum issue limit by age and occ class.

EXERCISING THE GI RIDER

The insured will qualify for an increase if on the Option Date:

- The insured's earned income is sufficient for an increase based on our underwriting and issue limits in effect at that time; and
- The sum of all the insured's disability income coverage after the increase is not more than the maximum coverage we would then offer to new applicants in the insured's class.
- Once the Maximum Total Increase has been used, no other increases under this provision would be available.

NOTE: Eligibility for increases is based on our underwriting and issue limit guidelines in effect at the time of the application for increase. Please call the IDI Resource line at 1-800-929-1492, prompt 4 for the most current information.

There are two different benefit options under the GI Rider:

Standard Option Benefit:

- Each year, within sixty days prior to the GI rider option date (policy anniversary), the insured may apply for one Unit of Increase (depending on the remaining available benefit increase amount).
- If all or part of a Unit of Increase is not used as of any Option Date, the insured may carry this remainder forward and apply for it on the next Option Date along with the current Unit of Increase.
- Example:

  - Insured has a current year Unit of Increase of $1,000

  - Insured did not exercise the prior year's Unit of Increase of $1,000

  - Insured may apply for both Units of Increase for up to a total of $2,000.

  (Must apply for all of the prior year's remaining Unit of Increase in order to apply for any of current year's Unit of Increase).

Advanced Option Benefit (Acceleration Provision):

Allows the insured to apply for up to the available Maximum Total Increase amount each year, within sixty days prior to the GI option date, until the later of:

- 3rd Option Date following the effective date of the rider; or
- The Option Date on or following the insured's 40th birthday.

<table>
<tr><th>Example #1</th><th>Example #2</th></tr>
<tr><td>Later of the 3rd option date or the option date on or immediately following insured's 40th birthday</td><td rowspan="2">Outside of Advanced Option Period

Same insured has not exercised his GI rider until age 45
- The insured may apply for up to $2,000 (current Unit of Increase and unused prior year Unit of Increase) via the Standard Option Benefit. The insured must apply for all of the prior year's remaining Unit of Increase in order to apply for any of current year's Unit of Increase.
- If $2,000 is applied for and approved, the GI Maximum Total Increase would be reduced to $9,000.</td></tr>
<tr><td>6S Architect was issued a disability policy with GI Rider at age 30:
- Total disability benefit $5,000
- GI Unit of Increase $1,000
- GI Maximum Total Increase $11,000

Within Advanced Option Period
Insured decides to exercise the GI rider at age 39.
- The insured may apply to exercise up to $11,000.
- If approved for the Maximum Total Increase no further increases would be available under the GI Rider.</td></tr>
</table>

HOW DOES THE INSURED APPLY?

- MetLife will mail a GI option notification letter to the insured and their sales representative approximately 60 days before the Option Date.
- An application is completed by the insured.
- On the application, the insured indicates the total amount of monthly increase applied for.
- The insured's most recent tax return should be submitted with the application.

LIFETIME MONTHLY BENEFIT FOR TOTAL DISABILITY RIDER

(Only available with the To Age 65 maximum 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/67th 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	0.95
47	0.90
48	0.85
49	0.80
50	0.75
51	0.70
52	0.65
53	0.60
54	0.55
55	0.50
56	0.45
57	0.40
58	0.35
59	0.30
60	0.25
61	0.20
62	0.15
63	0.10
64 or 65/67*	0.05

*But before the first premium due date on or after the insured's 65th/67th birthday. Age 67 is not approved in all states. Where Age 67 is not approved the renewability is to age 65

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 group disability insurance and individual disability income policies from MetLife and other companies.

The Lifetime Benefit rider can be used on a Multilife policy, but is not available with a 10% discount or greater.

RESIDUAL DISABILITY

(For Omni Advantage, Select and Essential)

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 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 (Consumer Price Index for Urban Wage Earners and Clerical Workers.) 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 the insured 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 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:

- Occ 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.

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

Residual Disability Rider *(Kcr Jgdc Income Guard only)*

The new Residual with Recovery and Enhanced Residual with Recovery riders replace the Residual with 24 & 36 month recovery riders sold with the Omni Advantage. The Basic Residual Rider includes some new enhancements.

Basic Residual

- Residual without recovery benefits
- 15% minimum loss of income requirement
- A minimum of 50% of the monthly benefit for total disability is payable for the first 6 months that residual disability benefits are payable

Residual with Recovery

- 15% minimum loss of income requirement
- A minimum of 50% of the monthly benefit for total disability is payable for the first 12 months that residual disability benefits are payable
- Recovery benefit is payable for up to the maximum benefit period

Enhanced Residual with Recovery

- 15% minimum loss of income requirement
- Modifies the time or duties requirement within the definition of residual
- A minimum of 50% of the monthly benefit for total disability is payable for the first 12 months that residual disability benefits are payable
- Recovery benefit is payable for up to the maximum benefit period

	Basic Residual
Definition of Residual	**Residual Disability** or **Residually Disabled** means that due solely to Impairment caused by injury or sickness: 1. Your earnings are reduced by at least 15 percent of your prior earnings; and 2. You are receiving appropriate care from a physician who is appropriate to treat the condition causing the Impairment; and 3. You are not totally disabled, and are gainfully employed, but you are: a) prevented from performing one or more of the material and substantial duties of your regular occupation; or b) performing the material and substantial duties of your regular occupation, but are not able to perform them for more than 85 percent of the time normally required of you; or c) engaged in another occupation.
A minimum of 50% of monthly benefit for total disability is payable for up to the first:	6 months
Recovery Benefit Period	N/A

Chapter Direct
1
2
3
4
5
6
7
8

OPTIONAL BENEFITS

(Continued)

	Residual with Recovery
Definition of Residual	**Residual Disability** or **Residually Disabled** means that due solely to Impairment caused by injury or sickness: 1. Your earnings are reduced by at least 15 percent of your prior earnings; and 2. You are receiving appropriate care from a physician who is appropriate to treat the condition causing the Impairment; and 3. You are not totally disabled, and are gainfully employed, but you are: a) prevented from performing one or more of the material and substantial duties of your regular occupation; or b) performing the material and substantial duties of your regular occupation, but are not able to perform them for more than 85 percent of the time normally required of you; or c) engaged in another occupation
A minimum of 50% of monthly benefit for total disability is payable for up to the first:	12 months
Recovery Benefit Period	Entire benefit period
	Enhanced Residual
Definition of Residual	Residual Disability or Residually Disabled means that due solely to Impairment caused by injury or sickness: 1. Your earnings are reduced by at least 15 percent of your prior earnings; and 2. You are receiving appropriate care from a physician who is appropriate to treat the condition causing the impairment; and 3. You are not totally disabled, and are gainfully employed, but you are: a) able to perform one or more of the material and substantial duties of your regular occupation has been limited; or; b) engaged in another occupation
A minimum of 50% of monthly benefit for total disability is payable for up to the first:	12 months
Recovery Benefit Period	Entire benefit period

CHANGES IN DEFINITION OF TOTAL DISABILITY

Your Occupation Rider

This rider requires the purchase of a 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 insured be under the appropriate care of a physician remains unchanged.

Transitional Your Occupation Rider

This rider is not available with policies with Specialty Your Occupation language. This rider requires the purchase of a Residual Disability rider.

The Transitional Your Occupation riders available are:

1. Transitional Your Occ for 5 years (TYO 05)

2. Transitional Your Occ to age 65 years (TYO 65)

3. Transitional Your Occ to age 67 years (TYO 67) *(MetLife Income Guard only)*

4. Transitional Your Occ to age 70 years (TYO 70) *(MetLife Income Guard only)*

If this rider is added to the policy (with a Residual Disability rider) and the insured meets the definition for transitional disability, the transitional disability benefit will be paid in place of any other total or residual 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 70 for a Transitional Your Occupation rider with to age 70 maximum benefit period. *(Kcr Jgdc Glamkc Guard only)*

2. To age 67 for a Transitional Your Occupation rider with to age 67 maximum benefit period. *(Kcr Jgdc Glamkc Guard only)*

3. To age 65 for a Transitional Your Occupation rider with to age 65 maximum benefit period.

4. 5-years for a Transitional Your Occupation rider with a 5-year maximum 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[1]. 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 buyout disability coverage are excluded from other disability coverage.

1 Consumer Price Index for Urban Wage Earners and Clerical workers for all items.

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 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.

Your Occupation Riders

Class[1]	Your Occupation	Transitional Your Occupation		Lifetime	Lifetime with Transitional Your Occupation	Lifetime with Your Occupation
		TYO 05[2]	TYO 65/67/70			
5A, 6S	✓	✓	✓	✓	✓	✓
6M/5M		✓	✓	✓	✓	✓
5I/5D		✓	✓	✓	✓	✓
4M		✓	✓	✓	✓	✓
4A		✓	✓	✓		

The Your Occupation and Transitional Your Occupation Riders are only available if the policy also has a Residual Disability Rider. The Lifetime Monthly Benefit for Total Disability Rider is only available to occ classes 6S, 6M, 5A, 5M, 5D, 5I, 4M and 4A. For insureds in classes

1 Not approved in all states. In a state where the occ class is not approved the occupation for 6S/6M will be 6A; 5M/5D/5I will be 5A; 4M will be 4A.
2 Not eligible on a policy with a 5 year maximum benefit period.

Chapter Direct
1
2
3
4
5
6
7
8

6S to 4A who purchase the Lifetime Monthly Benefit for Total Disability Rider, the maximum issue limit is $10,000 per month from all sources, including inforce group disability insurance and individual disability income policies from MetLife and other companies.

SPOUSAL CATASTROPHIC DISABILITY

(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/67th[1] birthday or the primary insured's 65th/67th[1] birthday.

TERM PREMIUM CONVERSION RIDER

By adding the Term Premium Conversion rider, the insured can elect to pay for all or part of the Total Disability benefit (and any associated optional benefits,) with Term Premium. Term Premium is premium that changes at the end of the Term

1 Not approved in all states. In a state where the occ class is not approved the occupation for 6S/6M will be 6A; 5M/5D/5I will be 5A; 4M will be 4A.

Premium period. If all or part of the Total Disability benefit is paid with Term Premium, it can be converted to level premium, on any policy anniversary that occurs before the insured turns age 56.

Benefits paid with Term Premium have an initial premium that is lower than the level premium that would be charged, but Term Premium increases each year after the end of the Term Premium period.

The Term Premium Conversion Rider is not available on a policy with the Lifetime benefit for Total Disability rider.

Term Premium Definitions

Term Monthly Benefit means the portion of the Monthly Benefit for Total Disability that is payable with Term Premium. The Term monthly benefit is shown on the policy's schedule of benefits page.

Term Premium Period means the period of time after the effective date of this rider before the set annual Term Premium is scheduled to change. The Term Premium period is shown on the policy's schedule of benefits page.

Term Premium means the portion of the premium that is scheduled to change after the Term Premium Period.

Level Premium means premium that is not scheduled to change until the first premium due date on or after the insured's 67th birthday.

Scheduled Annual Term Premium means the annual premium for the Term Monthly Benefit, together with the annual premium for the portion of any optional

benefits payable with Term Premium. The Scheduled Annual Term Premium is shown on the policy's schedule of benefits page.

Final Conversion Date means the final date the insured may convert the Term Monthly Benefit to a level premium basis. This date is shown on the policy's schedule of benefits page.

Converted Level Premium[1] means the Level Premium for the insured's policy that would be payable until the first premium due date on or after the insured's 67th birthday if the entire Term Monthly Benefit is converted to a level premium basis. Converted Level Premiums are shown on the policy's schedule of benefits page.

Available Term Premium Periods

Issue Age 18 - 50:
1-year Term Premium Period
5-year Term Premium Period
Issue Age 18 - 45:
10-yearTerm Premium Period
Issue Age 18 - 40:
15-year Term Premium Period
Issue Age 18 - 35:
20-year Term Premium Period

Conversion Privilege

On any anniversary of the effective date of this rider that occurs on or before the Final Conversion Date, the insured may convert all or part of the Term Monthly Benefit to a level premium basis. When all or part of the Term Monthly Benefit is converted to a level premium basis, the proportional amount of

1 Omni Essential level premiums may increase on a class basis

premium for any optional benefits paid with Term Premium is also converted to a level premium basis. *Optional benefits paid with Term Premium can only be converted to a level premium basis by converting all or part of the Term Monthly Benefit.*

TERM PREMIUM CONVERSION RIDER - HOW TO CONVERT

If the insured wishes to convert all or part of the Term Monthly Benefit, the insured must send a written notice of the amount to change. The insured's notice must be received within the 60 days before the anniversary of the effective date of this rider on which the insured wishes to convert. Upon conversion, a revised schedule of benefits page showing the new premium will be sent.

TERM PREMIUM CONVERSION RIDER TERMINATION

This rider will end on the earliest of:

1. The date the policy ends;

2. The date on which the entire Term Monthly Benefit is converted to a level premium basis; or

3. The Final Conversion Date.

SOCIAL INSURANCE OFFSET (SIO) BENEFIT RIDER

(Social Insurance Substitute in NY and NJ)
(Occ Classes 2A to 6S only; Issue Ages 18-59)

This rider pays an added monthly benefit (after theelimination 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/67th[1] birthday for disability starting before age 61[2]. 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.

1 Age 67 is not approved in all states. Where age 67 is not approved the renewability is to age 65.
2 For disability starting between age 61 and 65/67 the maximum benefit period is between 48 and 24 months, depending on the insured's age when disability begins.

3 BUSINESS PRODUCTS

Buy-Sell 3-2
Expense Plus 3-18

NOTE – The policy and rider descriptions in the reference manual highlight some of the provisions of MetLife's Individual Disability Insurance policies. All policies, riders and provisions may not be available in every state and may be subject to state variations. To become familiar with any differences, please check with the IDI Resource line at 1-800-929-1492, prompt 4 for the most current information.

MetLife Solutions will also be updated with the most recent approvals.

See the product grids for product, issue age and occ class availability.

BUY-SELL BUSINESS PROTECTOR

Buy-Sell	6S/6M[1]	5A/5D 5M/5I	4A/ 4M	3A	2A	A	B
Issue Ages 18-59	✓	✓	✓	✓	✓	✓	✓
Elimination Period: 365, 547, 730 Days	✓	✓	✓	✓	✓	✓	✓
Pay Out Methods:							
Lump Sum payment	✓	✓	✓	✓	✓	✓	✓
Monthly payment	✓	✓	✓	✓	✓	✓	✓
Down payment	✓	✓	✓	✓	✓	✓	✓
Conditionally Renewable to age 65 with Premiums Guaranteed	✓	✓	✓	✓	✓	✓	✓
Regular Occupation Definition of Total Disability through: Elimination Period	✓	✓	✓	✓	✓	✓	✓
Professional Fee Reimbursement	✓	✓	✓	✓	✓	✓	✓
3-Month Extension of Benefits on Death	✓	✓	✓	✓	✓	✓	✓
Transfer of Coverage	✓	✓	✓	✓	✓	✓	✓
Change of Ownership	✓	✓	✓	✓	✓	✓	✓
Waiver of Premiums	✓	✓	✓	✓	✓	✓	✓
Non-Smoker Rates	✓	✓	✓	✓	✓	✓	✓
Sex -Distinct Rates	✓	✓	✓	✓	✓	✓	✓
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 occ class, product features, state of issue and age of applicant.

1 For Buy-Sell, Expense Plus and Mortgage Comp policies: Any occupation listed in this guide as: 6S/6M will be a 6A; 5M/5D/5I will be a 5A; 4M will be a 4A.

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%.

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 sucessor 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 Period1, 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 each even-numbered anniversary of the effective date of this rider 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 option 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 occ 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 occ class, and elimination period; or
3. Two times the original aggregate maximum buy-out benefit.

LIMITATIONS

Elimination Period	Maximum Pay-Out: Monthly Installment, Lump Sum and Down Payment[1]. 6S - 2A	Maximum 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 Day	$2,000,000[2]	$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.

1 Dentists and Doctors are limited to a maximum of $1,500,000.
2 Amounts up to $2,500,000 MAY be considered for occ class 6A and 5A subject to prior underwriting approval. Consideration of these excess amounts may require additional medical and financial information.

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.

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[1]	0.20

INSURANCE WITH OTHER INSURERS[2]

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.

1 But before the first premium due date on or after the insured's 65th birthday.
2 Insurance with other insurers limitation is not applicable to GA, NJ and NY.

Example:

A small business owner owns a MetLife Buy-Sell policy with a maximum buy-out benefit of $400,000 and other buy-sell insurance with a maximum buy-out benefit 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?

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

The insured is covered under a MetLife buy-sell policy and another buy-sell policy. The total amount of coverage under both policies is $700,000, which exceeds the lesser of the fair market value ($500,000) or the purchase price ($700,000).

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

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

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.

1 The buy-out benefit is the least of: maximum buy-out benefit, fair market value, or purchase price as defined in the MetLife policy.

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.

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.

Chapter Direct
1
2
3
4
5
6
7
8

BUY-SELL REQUIREMENTS

Maximum Buy-Out Benefit Amount	Ages 18-40	Ages 41-50	Ages 51 and over
$15,000-$50,000	Non-Medical	Non-Medical	Non-Medical
$15,001-$100,000	Non-Medical	Non-Medical	Paramedical Full Blood Profile/HOS PHI
$100,001-$150,000	Non-Medical	Non-Medicall	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

UNDERWRITING REQUIREMENTS

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 Ststements*	Two (2) most recent year's Financial Ststements
* 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 documentation as may be necessary to evaluate the business value and/or buy-sell risk.

EXPENSE PLUS

EXPENSE PLUS	6S/ 6M[1]	5A/5D 5M/5I	4A/ 4M	3A	2A	A	B
Issue Ages 18-59	✓	✓	✓	✓	✓	✓	✓
Elimination Periods 30, 60, 90 Days	✓	✓	✓	✓	✓	✓	✓
Maximum Benefit Periods 12, 18, 24 Months	✓	✓	✓	✓	✓	✓	✓
Noncancelable, Guaranteed Renewable to Age 65	✓	✓	✓	✓	✓	✓	✓
Conditionally Renewable to age 70	✓	✓	✓	✓	✓	✓	✓
Standard Definition of Total Disability: Benefit Period	✓	✓	✓	✓	✓	✓	✓
Presumptive Total Disability	✓	✓	✓	✓	✓	✓	✓
Extension of Benefits Provision	✓	✓	✓	✓	✓	✓	✓
Residual Disability Built in	✓	✓	✓	✓	✓	✓	✓
Salary of Replacement	✓	✓	✓	✓	✓	✓	✓
Waiver of Premiums	✓	✓	✓	✓	✓	✓	✓
Recurrent Disability	✓	✓	✓	✓	✓	✓	✓
Exchange Privilege	✓	✓	✓	✓	✓	✓	✓
Non-Smoker Rates	✓	✓	✓	✓	✓	✓	✓
Guaranteed Insurability (GI) Issue Ages 18-49	✓	✓	✓	✓	✓		

1 For Buy-Sell, Expense Plus and Mortgage Comp policies: Any occupation listed in this guide as: 6S/6M will be a 6A; 5M/5D/5I will be a 5A; 4M will be a 4A.

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

DEFINITIONS

TOTAL DISABILITY

Total disability means that due solely to impairment caused by 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 imparement, unless the physician provides certification acceptable to MetLife that continued care would be of no benefit.

COVERED MONTHLY EXPENSE

The insured's share of periodic expenses paid in a month that are normal and customary in the operation of the insured's office or business, such as: rent, utilities, wages of employees who are not shareholders or members of the insured's profession, 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 regular occupation, and any other interest on business debts.

Covered monthly expenses do not include: salary, fees, drawing accounts or other remuneration for any person to whom the insured is related by blood or marriage, any partner, shareholder, or member of the insured's profession, anyone sharing business expenses with the insured, or anyone hired to perform the insured's regular duties (except as described in "Salary of Replacement" on page 22); nor does it include income taxes, cost of goods, cost of implements used by the insured in his/her regular 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 by the insured 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 the next month during a continuous period of disability.

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 soley 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, due solely to an impairment caused by an injury or sickness, the insured incurs the complete, irrecoverable and irreparable loss 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 until the individual has been employed 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 satisfied the elimination period, 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 you paid and that became due during the period in which the elimination period was satisfied.

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 the subsequent disability 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[1] 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 maximum benefit period of 2 years.

1 For Buy-Sell, Expense Plus and Mortgage Comp policies: Any occupation listed in this guide as: 6S/6M will be a 6A; 5M/5D/5I will be a 5A; 4M will be a 4A.

OPTIONAL BENEFIT

GUARANTEED INSURABILITY BENEFIT (GI RIDER)

(Issue Ages 18 to 49)

On every other policy anniversary until 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 27 for specific requirements.

EXCLUSIONS AND LIMITATIONS

PREEXISTING CONDITIONS EXCLUSION

(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 exclusion 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 the 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-inflected 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 Occ Classes 2A to 6S

- 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, e.g.) – businesses operated from home are not eligible for BOE coverage.

	For Personal Service Businesses	For Non-Personal Service Businesses
	Number of owners/employees	*Number of owners/employees*
Sole-Proprietor	Up to 10 employees[1]	Up to 5 employees[2]
Partnership	Up to 5 partners[3], and up to 25 employees total[4]	Up to 3 partners, and up to 10 employees total[1]
Corporation (S or C)	Up to 5 owners[3], and up to 25 employees total[4]	Up to 3 owners, and up to 10 employees total[1]
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

1 No more than 2 employees can be in the same profession or performing the same duties as the owner.
2 No more than 1 employee can be in the same profession or performing the same duties as the owner.
3 Minimum ownership at least 10%.
4 No more than 4 employees can be in the same profession or performing the same duties as the principals.

For Occ Classes A and 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

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, **or** full year P&L statement
Amounts (per owner) over $15,000/mo.	Two (2) most recent years' complete tax returns for the business entity, **or** 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

MAXIMUM ISSUE LIMITS FOR BOE

Occupational Classes	Personal Services Business		Non-Personal Services Business	
	Monthly Max (all source)	Maximum Benefit Period	Monthly Max (all source)	Maximum Benefit Period
6S, 6M, 5A, 5M, 5D, 5I, 4A, 4M	$50,000	12 mo	$40,000	12 mo
	$40,000	18 mo	$30,000	18 mo
	$30,000	24 mo	$25,000	24 mo
3A, 2A	$15,000	All Maximum Benefit Periods	$15,000	All Maximum Benefit Periods
A, B	$7,500	All Maximum Benefit Periods	$7,500	All Maximum Benefit Periods

GUARANTEED INSURABILITY RIDER (GI)

The Guaranteed Insurability Rider is available to Classes 6S, 6M, 5A, 5M, 5D, 5I, 4A, 4M and 3A and issue ages 18 – 49.

Maximum Issue Amount

The maximum monthly issue amount for the rider is the lesser of:

6S, 6M, 5A, 5M, 5D, 5I, 4A, 4M	$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):

Issue Age	*Multiple of Basic and Additional Monthly Income*
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%

4 FULLY UNDERWRITEN 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.

Product Overview 4-2
Eligibility Requirements and Discounts 4-8
Illustrations, Forms and Billing 4-11

NOTE – The policy and rider descriptions in the reference manual highlight some of the provisions of MetLife's Individual Disability Insurance policies. All policies, riders and provisions may not be available in every state and may be subject to state variations. To become familiar with any differences, please check with the IDI Resource line at 1-800-929-1492, prompt 4 for the most current information.

MetLife Solutions will also be updated with the most recent approvals.

See the product grids for product, issue age and occ class availability.

FULLY UNDERWRITTEN MULTILIFE PROGRAM

MetLife Income Guard	6S/6M	5A/5D 5M/5I	4A/4M	3A	2A	A	B
Issue Ages 18-70	✓	✓	✓	✓	✓	✓	✓
Elimination Period: 90, 180, 365, 730	✓	✓	✓	✓	✓	✓	✓
Max. Benefit Period: 2 Yrs, 5 Yrs, 10 Yrs	✓	✓	✓	✓	✓	✓	✓
To Age 65, To Age 67	✓	✓	✓	✓	✓	✓	
To Age 70	✓	✓	✓	✓	✓		
Noncancelable, Guaranteed Renewable to age 67[1]	✓	✓	✓	✓	✓	✓	✓
Conditionally Renewable After age 67[1]	✓	✓	✓	✓	✓	✓	✓
Standard Definition of Total Disability Regular Occ for: Max Benefit Period	✓	✓	✓	✓			
5 Years					✓		
2 Years						✓	✓
Specialty Your Occ	6M only	5D/5M/ 5I only	4M only				
Presumptive Total Disability	✓	✓	✓	✓	✓	✓	✓
6-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						✓	✓
Unisex Rates	✓	✓	✓	✓	✓		

1 Or 5 policy years, if later

FULLY UNDERWRITTEN MULTILIFE PROGRAM

MetLife Income Guard Benefit Riders	6S/ 6M	5A/5D 5M/5I	4A/ 4M	3A	2A	A	B
Automatic Increase Benefit Issue Ages 18-45	✓	✓	✓	✓	✓		
Capital Sum Benefit Issue Ages 18-59	✓	✓	✓	✓	✓	✓	✓
Catastrophic Benefit Issue Ages 18-70	✓	✓	✓	✓	✓	✓	✓
COBRA Premium Reimbursement Issue Ages 18-59	✓	✓	✓	✓	✓	✓	✓
Cost of Living Adjustment with Buy-Up Issue Ages 18-69 COLA 3%(Simple Interest)	✓	✓	✓	✓	✓	✓	✓
COLA 3% Compound	✓	✓	✓	✓	✓	✓	✓
COLA 0-10%	✓	✓	✓	✓	✓	✓	✓
Guaranteed Insurability Issue Ages 18-45	✓	✓	✓	✓	✓		
Life Event Issue Ages 18-45	✓	✓	✓	✓	✓		
Lifetime Benefit Issue Ages 18-45	✓	✓	✓				
Partial Disability Issue Ages 18-70	✓	✓	✓	✓	✓	✓	✓
Refund of Premium Issue Ages 18-70	✓	✓	✓	✓	✓	✓	✓
Residual Disability Issue Ages 18-69 Basic	✓	✓	✓	✓	✓		
With Recovery Benefit Full Benefit Period	✓	✓	✓	✓	✓		
Enhanced Recovery Benefit Full Benefit Period	✓	✓	✓	✓			
Social Insurance Offset[1] Issue Ages 18-59	✓	✓	✓	✓	✓	✓	✓
Spousal Catastrophic Issue Ages 18-59	✓	✓	✓	✓	✓	✓	✓
Your Occupation Issue Ages 18-69	6S only	5A only					
Transitional Your Occupation Issue Ages 18-59 5 yr.	✓	✓	✓				
To Age: 65/67/70	✓	✓	✓				
Term Premium Conversion Issue Age 18-50: 1-yr Term Premium Period	✓	✓	✓	✓	✓	✓	✓
5-yr Term Premium Period	✓	✓	✓	✓	✓	✓	✓
Issue Age 18-45: 10-yr Term Premium Period	✓	✓	✓	✓	✓	✓	✓
Issue Age 18-40: 15-yr Term Premium Period	✓	✓	✓	✓	✓	✓	✓
Issue Age 18-35: 20-yr Term Premium Period	✓	✓	✓	✓	✓	✓	✓

1 Social Insurance Substitute in NY and NJ.

FULLY UNDERWRITTEN MULTILIFE PROGRAM

OMNI ESSENTIAL	6S/ 6M[1]	5A/5D 5M/5I	4A/ 4M	3A	2A	A	B
Issue Ages 18-59[2]	✓	✓	✓	✓	✓	✓	✓
Elimination Period: 90, 180, 365, 730	✓	✓	✓	✓	✓	✓	✓
Maximum Benefit Period:							
2 Years, 5 Years	✓	✓	✓	✓	✓	✓	✓
To Age 65, To Age 67[3]	✓	✓	✓	✓	✓	✓	
To Age 70	✓	✓	✓	✓	✓		
Guaranteed Renewable to age 65/67[3]	✓	✓	✓	✓	✓	✓	✓
Conditionally Renewable after age 65/67[3]	✓	✓	✓	✓	✓	✓	✓
Standard Definition of Total Disability:							
Regular Occ for Maximum Benefit Period	✓	✓	✓	✓			
5 Years					✓		
2 Years						✓	✓
Presumptive Total Disability[4]	✓	✓	✓	✓	✓	✓	✓
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	✓	✓	✓	✓	✓	✓	✓
Unisex Rates	✓	✓	✓	✓	✓		
Sex-Distinct Rates						✓	✓

1 Not approved in all states. In a state where the occ class is not approved the occupation for 6S/6M will be 6A; 5M/5D/5I will be 5A; 4M will be 4A.

2 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.

3 Age 67 is not approved in all states. Where age 67 is not approved the renewability is to age 65

4 The Presumptive Total Disability Rider is always added to a Fully Underwritten OmniEssential policy when the applicant is not declined by underwriting.

FULLY UNDERWRITTEN MULTILIFE PROGRAM

OMNI ESSENTIAL Benefit Riders	6S/ 6M[1]	5A/5D 5M/5I	4A/ 4M	3A	2A	A	B
Automatic Increase Benefit Issue Ages 18-50	✓	✓	✓	✓	✓		
Catastrophic Benefit Issue Ages 18-59	✓	✓	✓	✓	✓	✓	✓
Cost of Living Adjustment with Buy-up[2] Issue Ages 18-59							
COLA 3% (Simple Interest)	✓	✓	✓	✓	✓	✓	✓
COLA 1%-7% Compound	✓	✓	✓	✓	✓	✓	✓
COLA 0-10%	✓	✓	✓	✓	✓	✓	✓
Refund of Premium (Good Health Benefit) Issue Ages 18-59	✓	✓	✓	✓	✓	✓	✓
Guaranteed Insurability Issue Ages 18-45	✓	✓	✓	✓	✓		
Lifetime Benefit[3] Issue Ages 18-45	✓	✓	✓				
Residual Disability- Issue Ages 18-59:							
Basic	✓	✓	✓	✓	✓		
24/36 Month Recovery	✓	✓	✓	✓	✓		
Social Insurance Offset (SIO)[4] Issue Ages 18-59	✓	✓	✓	✓	✓	✓	✓
MNAD Limitation Modification Rider[5]	✓	✓	✓	✓	✓		
Spousal Catastrophic Issue Ages 18-59 (for both insured and spouse)	✓	✓	✓	✓	✓	✓	✓
Term Premium Conversion Issue Age 18-50:							
1-year Term Premium Period	✓	✓	✓	✓	✓	✓	✓
5-year Term Premium Period	✓	✓	✓	✓	✓	✓	✓
Issue Age 18-45: 10-yearTerm Premium Period	✓	✓	✓	✓	✓	✓	✓
Issue Age 18-40: 15-year Term Premium Period	✓	✓	✓	✓	✓	✓	✓
Issue Age 18-35: 20-year Term Premium Period	✓	✓	✓	✓	✓	✓	✓

1 Not approved in all states. In a state where the occ class is not approved the occupation for 6S/6M will be 6A; 5M/5D/5I will be 5A; 4M will be 4A.

2 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.

3 The Lifetime rider is not available to medical professionals (5M, 5D, 5I and 4M) when Omni Essential is sold as part of a Fully Underwritten MultiLife offer.

4 Social Insurance Substitute in NY and NJ

5 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.

FULLY UNDERWRITTEN MULTILIFE PROGRAM

OMNI SELECT	6S/6M[1]	5A/5D 5M/5I	4A/ 4M	3A	2A
Issue Ages 18-59[2]	✓	✓	✓	✓	✓
Elimination Period: 90, 180, 365, 730	✓	✓	✓	✓	✓
Maximum Benefit Period:					
2 Years, 5 Years	✓	✓	✓	✓	✓
To Age 65, To Age 67[3]	✓	✓	✓	✓	✓
To Age 70	✓	✓	✓	✓	✓
Noncancelable, Guaranteed Renewable to age 65/67[3]	✓	✓	✓	✓	✓
Conditionally Renewable After age 65/67[3]	✓	✓	✓	✓	✓
Standard Definition of Total Disability					
Regular Occ for:					
Maximum Benefit Period	✓	✓	✓	✓	
5 Years	✓	✓	✓	✓	✓
Presumptive Total Disability[4]	✓	✓	✓	✓	✓
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	✓	✓	✓	✓	✓

1 Not approved in all states. In a state where the occ class is not approved the occupation for 6S/6M will be 6A; 5M/5D/5I will be 5A; 4M will be 4A.
2 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.
3 Age 67 is not approved in all states. Where age 67 is not approved the renewability is to age 65
4 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

OMNI SELECT Benefit Riders	6S/ 6M[1]	5A/5D 5M/5I	4A/ 4M	3A	2A
Automatic Increase Benefit Issue Ages 18-50	✓	✓	✓	✓	✓
Catastrophic Benefit Issue Ages 18-59	✓	✓	✓	✓	✓
Cost of Living Adjustment with Buy-Up Ilssue Ages 18-59					
COLA 3% (Simple Interest)	✓	✓	✓	✓	✓
COLA 1%-7% Compound	✓	✓	✓	✓	✓
COLA 0-10%	✓	✓	✓	✓	✓
Refund of Premium (Good Health Benefit) Issue Ages 18-59	✓	✓	✓	✓	✓
Guaranteed Insurability Issue Ages 18-45	✓	✓	✓	✓	✓
Lifetime Benefit[2] Issue Ages 18-45	✓	✓	✓		
Residual Disability- Issue Ages 18-59:					
Basic	✓	✓	✓	✓	✓
24/36 Month Recovery	✓	✓	✓	✓	✓
Social Insurance Offset (SIO)[3] Issue Ages 18-59	✓	✓	✓	✓	✓
Your Occupation Issue Ages 18-59	✓	5M/5D only			
Issue Ages 18-50		5I only	4M only		
Transitional Your Occupation Issue Ages 18-59					
5 year	✓	✓	✓		
To Age 65	✓	✓	✓		
MNAD Limitation Modification Rider[4]	✓	✓	✓	✓	✓
Spousal Catastrophic Issue Ages 18-59 (for both insured and spouse)	✓	✓	✓	✓	✓
Term Premium Conversion Issue Age 18-50:					
1-year Term Premium Period	✓	✓	✓	✓	✓
5-year Term Premium Period	✓	✓	✓	✓	✓
Issue Age 18-45: 10-yearTerm Premium Period	✓	✓	✓	✓	✓
Issue Age 18-40: 15-year Term Premium Period	✓	✓	✓	✓	✓
Issue Age 18-35: 20-year Term Premium Period	✓	✓	✓	✓	✓

1 Not approved in all states. In a state where the occ class is not approved the occupation for 6S/6M will be 6A; 5M/5D/5I will be 5A; 4M will be 4A.

2 The Lifetime rider is not available to medical professionals (5M, 5D, 5I, 4M) when Omni Select is sold as part of a Fully Underwritten MultiLife offer.

3 Social Insurance Substitute in NY and NJ

4 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.

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[1] to 6S
- 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
- 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[2].

1 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.
2 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. Owners maybe eligible for employer paid Issue and Participation Limits when included as part of an employer paid group. Go to the Underwriting and Claims section under Financial for details.

- 5% sex-distinct list bill discounts are available to Dental occupations, and A/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.

Exceptions

- The Term Premium Conversion Rider is not available on any MultiLife policies issued with the Lifetime Benefit for Total Disability rider.
- COLA 0-10% with Buy up is Not Available on ages older than 59 (Omni Essential and Select only).
- Physician groups with Lifetime Monthly benefit are excluded.

Physicians Groups and MultiLife

This MDSUD rider is mandatory for policies issued for occupational classes 4M and 5D that include the "specialty your occupation" language.

- The lifetime rider is not available to physicians with the multilife discount and unisex rates. To apply for the lifetime rider, the 5% list bill discount with sex-distinct rates must be applied for.
- 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.

- 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, 6M, 5A, 5M, 5D, 5I, 4A, 4M and 3A.

DISCOUNT	OCC CLASS	LIMITS	REQUIREMENTS
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
Sex Distinct 5%[1]	5D & 4M	Dental Groups	List bill discount for Dental Groups and Occ Class A & B
	A & B	N/A	

1 Sex distinct rates not available after age 59

Fully Underwritten MultiLife Illustrations

Fully Underwritten MultiLife illustrations may be run using the MetLife Solutions 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 for list bill in the Fully Underwritten MultiLife program, including:

- Annual
- Semi-Annual
- Automatic Monthly Draft

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.

5

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.

Eligibility Requirements and Discounts 5-2
Proposals/Quotes, Forms and Billing 5-4
Product Overview 5-7
Optional Rider Availability 5-12

NOTE - The policy and rider descriptions in the reference manual highlight some of the provisions of MetLife's Individual Disability Insurance policies. All policies, riders and provisions may not be available in every state and may be subject to state variations. To become familiar with any differences, please check with the IDI Resource line at 1-800-929-1492, prompt 4 for the most current information.

MetLife Solutions will also be updated with the most recent approvals.

See the product grids for product, issue age and occ class availability.

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%-15%. 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
- There must be at least 5 eligible lives[1]

GUARANTEED STANDARD ISSUE (GSI) DISCOUNTS BY NUMBER OF WRITTEN LIVES

Number of Written Lives	Employer Paid GSI Discount	Employee Paid GSI Discount
5-14	20%	N/A (Minimum of 15 written lives required for EE paid GSI plans
15-24	20%	10%
25-49	25%	10%
50-99	30%	10%
100+	35%	15%

[1] 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 if the 6S employees are corporate executives, they must each be earning $100k+ annually.

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 lease a 2 year history), Occupation/Job Title and State of Residence for each employee included in the group
- 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:

- A short-form application
- 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.

OMNI ESSENTIAL (GSI)	*6S[1]/5A*	*4A*	*3A*	*2A*
Issue Ages 18-70	✓	✓	✓	✓
Elimination Periods 90,180, 365, 730 Days	✓	✓	✓	✓
Maximum Benefit Periods				
To Age 65, To Age 67[2]	✓	✓	✓	✓
To Age 70	✓	✓	✓	✓
Guaranteed Renewable To age 65/67[3]	✓	✓	✓	✓
Conditionally Renewable to age 65/67[3]	✓	✓	✓	✓
Standard Definition of Total Disability:				
Own Occ for Maximum Benefit Period	✓	✓	✓	
Own Occ for 5 Years				✓
Own Occ for 2 Years				
Presumptive Total Disability Rider[4]	✓	✓	✓	✓
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				

[1] Not approved in all states. In a state that 6S is not approved the occupation will be a 6A.
[2] Not approved in all states. MetWins will be updated as approvals are announced.
[3] Age 67 is not approved in all states. Where age 67 is not approved the renewability is to age 65.
[4] 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.

OMNI ESSENTIAL (GSI Optional Benefits)	*6S[1]/5A*	*4A*	*3A*	*2A*
Catastrophic Benefit				
Issue Ages 18-70	✓	✓	✓	✓
Cost of Living Adjustment Provisions, Issue Ages 18-70:				
COLA 3% (Simple Interest)[2]	✓	✓	✓	✓
COLA 1%-7%[2]	✓	✓	✓	✓
COLA 0-10% (No Buyup)[3]	✓	✓	✓	✓
Residual Disability				
Basic-Issue Ages 18-70:	✓	✓	✓	✓
24/36 month Recovery-Issue Ages 18-59:	✓	✓	✓	✓
MNAD Limitation Modification Rider[4]	✓	✓	✓	✓

[1] Not approved in all states. In a state that 6S is not approved the occupation will be a 6A.
[2] 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.
[3] Not approved in all states. GSI calculator will be updated as approvals are announced. COLA 1%-7% will be replaced by COLA 0-10% once approved.
[4] 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.

OMNI SELECT (GSI)	*6S[1]/5A*	*4A*	*3A*	*2A*
Issue Ages 18-70	✓	✓	✓	✓
Elimination Periods 90,180, 365, 730 Days	✓	✓	✓	✓
Maximum Benefit Period: To Age 65, To Age 67[2]	✓	✓	✓	✓
To Age 70	✓	✓	✓	✓
Noncancelable, Guaranteed Renewable To age 65/67[3]	✓	✓	✓	✓
Conditionally Renewable to age 65/67[3]	✓	✓	✓	✓
Standard Definition of Total Disability: Own Occ for Maximum Benefit Period	✓	✓	✓	
Own Occ for 5 Years	✓	✓	✓	✓
Presumptive Total Disability[4]	✓	✓	✓	✓
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	✓	✓	✓	✓

[1]Not approved in all states. In a state that 6S is not approved the occupation will be a 6A.
[2] Not approved in all states. MetWins will be updated as approvals are announced.
[3]Age 67 is not approved in all states. Where age 67 is not approved the renewability is to age 65.
[4]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.

OMNI SELECT (GSI) Optional Features	6S[1]/5A	4A	3A	2A
Catastrophic Benefit Issue Ages 18-70	✓	✓	✓	✓
Cost of Living Adjustment Provisions-Issue Ages 18-70:				
COLA 3% (Simple Interest)[2]	✓	✓	✓	✓
COLA 1%-7%[2]	✓	✓	✓	✓
COLA 0-10% (No Buyup)[3]	✓	✓	✓	✓
Residual Disability Basic-Issue Ages 18-70:	✓	✓	✓	✓
24/36 month Recovery-Issue Ages 18-59:	✓	✓	✓	✓
Transitional Your Occupation[4]-Issue Ages 18-59:				
5 Year, 10 Year, To Age 65	✓	✓		
MNAD Limitation Modification Rider[5]	✓	✓	✓	✓

[1] Not approved in all states. In a state that 6S is not approved the occupation will be a 6A.
[2] 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.
[3] Not approved in all states. COLA 1%-7% will be replaced by COLA 0-10% once approved
[4] Not approved in all states. GSI calculator will be updated as approvals are announced.
[5] 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.

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
- Catastrophic Disability Rider
- COLA 0-10% (no buy-up)[1]
- COLA 1-7% (no buy-up)
- COLA 3% (no buy-up)
- 5 year and to age 65 Transitional Your Occupation Riders (Not available on Omni Essential)
- Presumptive Total Disability Rider
- MNAD Limitation Modification Rider

[1]Not approved in all states. GSI Calculator will be updated as approvals are announced.

GSI MULTILIFE

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	
COLA 0-10% CPI	18-70	ALL	Not approved in all states. GSI Calculator will be updated as approvals are announced.
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 (Not available on Omni Essential)	18-59	6S-4A	NJ

6 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.

EXECUTIVE DESCRIPTION 6-2
TABLE FOR UPGRADING 6-7
OCCUPATIONAL CLASSIFICATIONS 6-8



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

Class	*Descriptions*
6S[1]	This class includes those persons in select professional occupations such as **Architects, CPAs and Attorneys** who have demonstrated the most favorable experience.
5A	This class primarily includes certain technical and managerial professionals such as an **Insurance Underwriter and Small Animal Veterinarian**, that have demonstrated favorable experience.
4A	This class includes other professionals including technical and managerial occupations such as **Bank Officers and School Principals**.
3A	This class includes some types of sales duties and semi-professional occupations with primarily office duties such as **Insurance Appraisers and Dieticians**.
2A	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 **Teachers and Office Managers**.
A	This class includes occupations where light manual duties or skilled work are involved, but no unusual hazards exist, such as **Barbers, Machinists, Electricians and Plumbers**.
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**.

[1] For Buy-Sell, Expense Plus and Mortgage Comp policies: Any occupation listed in this guide as: 6S/6M will be a 6A; 5M/5D/5I will be a 5A; 4M will be a 4A.

Chapter Direct
1
2
3
4
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6
7
8

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[1]

Class	*Descriptions*
6M	This class includes those persons in select medical occupations such as Pediatricians and Oncologists who have demonstrated the most favorable experience.
5M	This class includes select medical occupations with non-invasive duties such as Allergist and Rheumatologist.
5D	This class includes those persons in select dental occupations such as Endodontists and Oral Surgeons who have demonstrated the most favorable experience.
5I	This class includes select medical occupations with invasive duties such as a Physician's assistant.
4M	This class includes General Dentist and certain physicians such as Emergency room physician and Obstetrician. * An asterisk (*) next to the occupational class means that an upgrade is not allowed for that occupation.

[1] For Buy-Sell, Expense Plus and Mortgage Comp policies: Any occupation listed in this guide as: 6S/6M will be a 6A; 5M/5D/5I will be a 5A; 4M will be a 4A

Chapter Direct
1
2
3
4
5
6
7
8

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 $65,000 or less 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 $65,001 to $80,000 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 $80,001 or more 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

TABLE FOR UPGRADING

Small Business Owners & Self-Employed Individuals

Rules:

- A **one class upgrade** is available to business owners in Occ Class 2A, 3A and 4A who:
  1. Have owned and operated their business for at least 2 years
  2. Have a current income of at least $50,000
  3. One class upgrade means 2A to 3A; 3A to 4A; 4A to 5A
- A **two class upgrade** (to max 5A) is available to business owners who are in Occ Class 2A and 3A who:
  1. Have owned and operated their business for at least 2 years
  2. Have a current income of at least $85,000
  3. Two class upgrade means 2A to 4A; 3A to 5A

	Income less than $50,000	Income $50,000 - $85,000	Income more than $85,000
Owned the business at least 2 years	No Upgrade	One Class Upgrade	Two Class Upgrade

Note:

- Industry or Occupation specific guidelines found in the reference manual or pocket guide would continue to be applicable (i.e. occ classes for Auto dealers, Construction industry, etc.)
- Occupations noted with an * in the reference manual or pocket guide are not eligible for an upgrade.

Occupational Classifications

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

A

Abrasives Industry *(see Industrial, Manufacturing)*

Accountants 6S

Accounts Receivable Clerk (office duties only) 3A

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

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

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
Flight Inspectors 2A
Instrument installers, mechanics (no flight testing) ..... A
Baggage or freight handlers, porters, fueling attendants, air traffic controllers and instructors, pilots, crewmembers, flight attendants, security guards, airport controller ..... 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

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

OCCUPATIONAL CLASS GUIDE

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Chapter Direct 1 2 3 4 5 6 7 8

Arbitrator or Mediator 4A

Architects (BA Degree) (Except Landscape) 6S

Landscape *(see Landscape)*

Armed Services Personnel ..... NE

Arson Investigator ..... NE

Artificial Flower Makers ..... A

Artificial Limb Manufacture

Dealers (not makers or repairers) 3A

Makers or repairers 2A

Artists

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**

Residential artist (building, walls, floors) ..... B

Others ..... NE

Asbestos Workers ..... NE

Asphalt Industry *(see Industrial, Manufacturing)*

Assayers (not working in mine) 2A

Assessors *(see Appraisers)*

Astronomers *(see Scientists)*

Athletic Instructors or Directors *(see Sports)*

Attorneys 6S

Auctioneers

Livestock ..... A

Others 2A

Audiologists 3A*

Auditors

Office duties 5A

All others 4A

Authors ..... NE

*Upgrade NOT available
**Maximum benefit period limited to 5 years

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Automobile Industry

Manufacture *(see Industrial, Manufacturing)*

Dealers

New Car

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

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

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

Chapter Direct 1 2 3 4 5 6 7 8

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

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

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

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

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Chauffeurs *(see Drivers)*
Chemical Industry *(see Industrial, Manufacturing)*
Chemists *(see Scientists)*
Chimney Cleaners or Sweeps ..... NE
Chiropodists ..... A*
Chiropractors ..... A*
Civil Service *(see Government Employee Guidelines)*
Cleaning and Dyeing Industry
(see Industrial, Manufacturing)
Clergy (ordained) 3A
Clerical (not otherwise listed) 2A
Clothing Designers 3A
Cold Storage
Proprietors, managers ..... A
Others ..... NE
Collectors of Accounts (not working from home)
Office only 3A
Others ..... NE
Commodity Brokers *(see Financial Services)*
Comptrollers or Controllers
(also see Executives or Accountants) 4A
Computers (not self employed, not working from home)
C.I.O. (directing 25 or more persons) 6S
Systems analysts, programmers, engineers and project managers, 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)*

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Construction

Civil Engineers *(see Engineers)*

Surveyors *(see Surveyors)*

Architects *(see Architects)*

Drafters, estimators 3A

Owner Contractors

25 or more 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 9 full time employees with 25% or less hands on duties 3A*

2 to 4 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

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

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

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available
**Maximum benefit period limited to 5 years

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

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, board certified orthodontists, oral surgeons, periodontists, pediatric dentists 5D*
- 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 5M*

Designers (office or studio not in or next to residence)

- Not otherwise classified 2A

Detectives ..... NE

Diamond Industry *(see Jewelry)*

Die Makers (no grinding) ..... A

Diet Center Counselors 2A

Dieticians (no cooking) 3A

Dishwashers ..... NE

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Dispatcher (not police or fire) 2A
Divers and Diving Attendants ..... NE
Dock Workers
Superintendents, office clerks ..... A
Others ..... NE
Doctor *(see Medical Services)*
Dog Catchers ..... NE
Dog Kennels *(see Kennels)*
Domestic Servants, Maids, Butlers ..... NE
Doormen ..... NE
Drafters 3A
Dressmakers
In shop ..... A
At home ..... NE
Drill Press Operators ..... B
Drivers
Bus, chauffeurs, limousine ..... B
Ambulance, race car, taxi ..... NE
Truck *(see Truck Drivers)*
Drug Store
Registered pharmacists 6S
Pharmacy Owners 6S
Medically trained pharmacy technicians 3A
Clerks 2A
Dry Cleaning
Clerks (counter duties only), managers (supervising duties in plant only) ..... A
Other skilled workers ..... B

Chapter Direct 1 2 3 4 5 6 7 8

E

Economists 6S

Editors (magazine, newspaper, publishing, not freelance)

- Office duties only 5A
- Others ..... NE

Elected Officials ..... 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

Electrolysists ..... 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) 5A
- 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)*

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

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 $80,001 or more 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 $65,001 to $80,000 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 $65,000 or less 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

Chapter Direct 1 2 3 4 5 6 7 8

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

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[1] firm 2A

Chapter Direct 1 2 3 4 5 6 7 8

[1] A publicly-traded company that is traded on a particular Stock Exchange.

*Upgrade NOT available

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

***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 *(see Insurance Industry)*
Financial Planner, Financial Advisor or Consultant *(see Insurance Industry)*
Not otherwise classified (if full time) 2A
For Financial Services Industry - specific financial documentation required
If salaried employee - copy of most recent W-2
If self-employed owner, or partner - last two years' 1040s with all supporting schedules and attachments
If commissioned income - last two years' 1040s with all supporting schedules and most recent years 1099s

Firemen ..... NE

***Fishing Industry** (also see Industrial, Manufacturing)*

Fishers of any type, including lobster fishers, divers ..... NE

Floor Finishers and Sanders ..... B

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

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

Chapter Direct 1 2 3 4 5 6 7 8

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

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)*

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

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*

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

H

Hairdressers *(also see Beauty Parlors and Barbershops)* ..... A
Harbor Pilots *(see Marine Industry)*
Harbor Masters ..... B
Health Spa or Club
Owners, managers, office duties only, well established business 3 years or more 2A
Other owners, managers ..... A
Instructors or personal trainers ..... B
Heavy Equipment Operators ..... B
Hospitals *(see Medical Services Industry)*
Hotels, Motels, Inns
Proprietors, managers, clerks 3A
Bellboys, chambermaids, unskilled workers ..... NE
Household Appliances *(see Appliances)*
Hydraulic Press Operators ..... B

Chapter Direct 1 2 3 4 5 6 7 8

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*

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

***Insurance Industry** (continued)*

Other Representatives with a minimum of 1 to 3 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

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

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

Judges

Appointed *(see Government Employee Guidelines)* 6S
Elected ..... 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

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

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

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Chapter Direct 1 2 3 4 5 6 7 8

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Livestock

Farmers, ranchers *(see Farmers)*
Buyers, sellers (not handling stock) ..... A
Auctioneers, inspectors ..... A
Superintendents, foremen ..... B
Others ..... NE

Lobbyist 5A

Locksmiths 2A

Longshore Workers (stevedores) ..... NE

Lumber Industry *(see Industrial, Manufacturing)*

Loggers ..... NE

Chapter Direct 1 2 3 4 5 6 7 8

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

M

Machine Shop Workers

Machinists (grinders, buffers, polishers, millwrights) ..... B
Maintenance *(see Maintenance)*
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)*

Massage Therapists ..... A

Masseurs or Masseuses ..... NE

Mechanics *(see Automobile Industry)*

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

Medical Services

Acupuncturist	A*
Allergist	6M*
Anesthesiologist	4M*
Cardiologist	
Non invasive/interventional procedures	5M*
Invasive/interventional procedures	4M*†
Chiropractor	A*
Dentist *(see Dentistry)*	
Dermatologist *(see Dermatologist)*	
Electrophysiologist	4M*
Emergency room physician	4M*
ENT	5M*
Family Practice	6M*
Gastroenterologist	6M*
Gerontologist	6M*
General Practice	6M*
Hematologist	6M*
Internal medicine	6M*
Laboratory, x-ray, dialysis, EKG, ultrasound technicians	3A
Medical/Surgical Assistant	
Earning more than $35,000 per year	3A
Earning $35,000 or less per year	2A
Midwife (Licensed)	
Not making house calls	3A
Making house calls	2A
Neonatologist	6M*
Neurologist	6M*
Nephrologist	6M*
Nurses *(see Nursing)*	
Nutritionist	3A

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available
† Lifetime benefit rider is not available

Medical Services (continued)

Obstetricians/Gynecologists	4M*
Oncologist	6M*
Ophthalmologists (MDs)	5M*
Optician *(see Optician)*	
Optometrist *(see Optometrist)*	
Orthopedic surgeon	4M*
Physiatrist (Pain Management)	6M*
Paramedic/EMT	
No ambulance	A
Ambulance	NE
Pathologist	5M*
Pediatrician	6M*
Perfusionist	3A
Pharmacist	6S
Physician Assistant (certified/licensed)	5I*
Physicians or Osteopaths (not otherwise listed)	5M*
Physicians or Osteopaths working in/for correctional facility	NE
Podiatrist	A*
Psychiatrist	4M*
Pulmonologist	6M*
Radiologist	
No invasive/interventional procedures	5M*
Invasive/interventional procedures	4M*†
Rheumatologist	6M*
Speech Pathologist	5A*
Surgeons (except Orthopedic Surgeons)	5M*

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available
† Lifetime benefit rider is not available

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

***Medical Services** (continued)*

Therapists *(see Therapists)*
Urologist 5M*
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
Clerical/Secretarial/Receptionist 2A
Attendants, cooks, orderlies, kitchen, laundry, custodial, drivers ..... NE
Medical equipment repair 2A

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

Ministers 3A

Mobile Home Dealers 2A

Models ..... NE

Monument Industry

Salespersons (sales only) 3A
Carvers, engravers, setters ..... B

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

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 5M*

Newspaper Industry

Printers *(see Printing and Publishing)*

Editors and senior staff 5A

Reporters 4A

All other positions *(except Pressmen or Delivery)* 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 4M*

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

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

***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

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Chapter Direct 1 2 3 4 5 6 7 8

O

Obstetricians 4M*
Occupational Therapists 2A*
Office Clerks *(also see specific industry)*
Typists, stenographers, general office 2A
Office Managers (supervisory duties only):
Supervising 10 or more 3A classified employees, office duties 4A
Others supervising 3A or clerical level employees, office duties 3A
Others 2A
Oil and Natural Gas Industry
(see Industrial, Manufacturing)
Oncologists 6M*
Ophthalmologists (MDs) 5M*
Opticians
Selling and fitting duties only 3A
Shopwork, grinders 2A
Optometrists 5M*
Oral Surgeons (Board Certified) 5D*
Orthodontists (Board Certified) 5D*
Orthopedic Surgeons 4M*
Osteopaths (DO) 5M*
Otolaryngologist (E.N.T.) 5M*

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

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 5A

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 6M*

Periodontists 5D*

Personnel Agencies

Owners, proprietors, recruiters 3A

Pet Groomers ..... B

Pharmacists

Registered pharmacists 6S

Photoengravers 2A

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Chapter Direct 1 2 3 4 5 6 7 8

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Photographers and Camera Operators

Commercial, still portrait (not freelance), studio only 3A

Newspaper, newsreel, motion picture (no stunts or flying) 2A

Aerial ..... NE

Physical Therapists 2A*

Physicians *(see Medical Services)*

Physician Assistants (certified or graduate of accredited program) 5I*

Physicists *(see Scientists)*

Piano Repairers or Tuners ..... A

Pile Driver Operators ..... NE

Pilot ..... NE

Plastics Industry *(see Industrial, Manufacturing)*

Plumbers ..... A

Podiatrists (D.P.M.) ..... A*

Police Officer ..... NE

Porters ..... NE

Postal Service ..... NE

Priests 3A

Printing and Publishing

Editors, copywriters 4A

Reporters 2A

Skilled workers ..... A

Others (office duties only) 3A

Probation Officers ..... NE

Professors *(see Schools)*

Proofreaders (full time) 2A

Property Managers (office duties only, no manual or maintenance duties)

Earning $50,000 per year or more 3A*

Others 2A*

Prosthetics *(also see Artificial Limb Makers)* 2A

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

Psychiatrists 4M*

Psychotherapist

Ph.D. 4A*

Other 3A*

Psychologists

Ph.D. 5M*

Others 3A*

Publicity Agents or Managers 3A

Purchasing Agents 3A

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

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

Chapter Direct 1 2 3 4 5 6 7 8

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

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

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

***Retail Sales** (continued)*

Other proprietors and managers, office clerks, stock clerks and sales staff (light goods only) 2A

Stock clerks (others) ..... A

Grocery (food, *see Grocery)*

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Chapter Direct 1 2 3 4 5 6 7 8

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)*

School administrators, principals, and supervisors 5A

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) 6S

Instructors–Other 4A

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Chapter Direct 1 2 3 4 5 6 7 8

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Scientists (including: agronomists, anthropologists, archaeologists, astronomers, bacteriologists, biologists, botanists, chemists, entomologists, geneticists, geologists, meteorologists, physicists)
Actuarial, computer, library, medical, political, psychological and social sciences *(see specific occupation)*
With Ph.D. or Masters Degree (*no hazardous duties*):
Less than 25% field work 6S
25% or more field work 3A
Others (at least 90% office duties) 4A

Seamstresses, Dressmakers
In shop . . . . . A
At home . . . . . NE

Secretaries
Private to executive 3A
Others 2A

Service Stations *(see Automobile Industry)*

Sewer, Sewage Disposal and Cesspool Workers
Inspectors, foremen . . . . . A
Others . . . . . NE

Sextons . . . . . A

Sheet Metal Workers, Tinsmiths
Shop work only . . . . . A
Others . . . . . B

Shipping and Receiving Clerks
Office only 2A
Light goods only . . . . . A
All others . . . . . B

Shoe Repair
Shoemakers and repairers . . . . . B
Bootblacks . . . . . NE

Chapter Direct 1 2 3 4 5 6 7 8

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

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 5A*

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

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

***Sports** (continued)*

Riding Schools:

Proprietors, managers (supervising duties only) ..... A

Instructors, stable hands, rodeo performers ..... NE

Tennis (year-round industry only):

Proprietors, managers of tennis clubs 3A*

Instructors (year-round at same club) ..... A

Tournament professionals, all others ..... NE

Statisticians (office only) 3A

Steamfitters (non hazard industry) ..... A

Stenographers ..... A**

Stevedores ..... 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

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

**Maximum Benefit Period limited to 5 years

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

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 and therapists 5A*
- 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

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

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

Chapter Direct 1 2 3 4 5 6 7 8

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

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

Chapter Direct 1 2 3 4 5 6 7 8

*Upgrade NOT available

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

Go to: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

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) 5A
Administrative staff 3A
Zoo keepers ..... B
Attendants, feeders ..... NE

Zoologists *(see Scientists)*

Chapter Direct 1 2 3 4 5 6 7 8

7 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.

UNDERWRITING REQUIREMENTS
Medical 7-3
Financial 7-6
Issue and Participation Limits Chart 7-7
Starting Practice Limits 7-28
SPECIAL REQUIREMENTS 7-31
GOVERNMENT GUIDELINES
Government Employees 7-34
ASSOCIATION DISCOUNT PROGRAM 7-39
FOREIGN NATIONALS AND TRAVEL 7-41
AVOCATIONS 7-44
HEIGHT & WEIGHT GUIDELINES 7-47

(Continued)

MEDICAL UNDERWRITING 7-51

BLOOD & URINE TESTING 7-61

DELIVERY OF POLICY 7-62

CLAIM PROCESSING 7-64

PREMIUM STRUCTURES

Three Premium Structures 7-68
Discount Programs 7-70
Other Premium Factors 7-71

NOTE - The policy and rider descriptions in the reference manual highlight some of the provisions of MetLife's Individual Disability Insurance policies. All policies, riders and provisions may not be available in every state and may be subject to state variations. To become familiar with any differences, please check with the IDI Resource line at 1-800-929-1492, prompt 4 for the most current information.

MetLife Solutions will also be updated with the most recent approvals.

See the product grids for product, issue age and occ class availability.

MEDICAL REQUIREMENTS

Blood/Urine and Paramedical Requirements

For MetLife Income Guard, Advantage, Essential, Select, Salary Saver, Mortgage Comp and Expense Plus (BOE)

18-59	Under $2,500 $2,500 and over	None Blood/Urine and Paramed
All applicants in: CA, DC, FL, NJ, NY and TX	Under $1,500 $1,500 - $2,499 $2,500 and over	None Blood/Urine Blood/Urine and Paramed

Blood/Urine and Paramedical Requirements Buy-Sell Business Protector

18-50	$15,000-$50,000 $50,001-$100,000 $100,001-$150,000 $150,001 and Greater FL – All Amounts	Non-Medical Non-Medical Non-Medical Paramedical Full Blood Profile/ HOS PHI Paramedical Full Blood Profile/ HOS PHI
51 and Over	$15,000-$50,000 $50,001-$100,000 $100,001-$150,000 $150,001 and Greater FL – All Amounts	Non-Medical Paramedical Full Blood Profile/ HOS PHI Paramedical Full Blood Profile/ HOS PHI Paramedical Full Blood Profile/ HOS PHI Paramedical Full Blood Profile/ HOS PHI

[1]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.

Chapter Direct 1 2 3 4 5 6 7 8

Personal History Interview (PHI) Limits For KcrJgdc Income Guard, Advantage, Essential, Qcjcar* Salary Saver, Mortgage Comp and Cvnc l qc Plus (BOE)

Occ Class	Monthly Indemnity[1] (including SIO[2])	Requirement
6S[3] – 4A	$0 to $ 3,000	None
	Over $ 3,000	PHI
3A – B	$0 to $ 2,000	None
	Over $ 2,000	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 the producer 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.

Chapter Direct
1
2
3
4
5
6
7
8

1 PHI required for all amounts for business owners.

2 Social Insurance Substitute (SIS) in NY and NJ.

3 For Buy-Sell, Expense Plus and Mortgage Comp policies: Any occupation listed in this guide as: 6S/6M will be a 6A; 5M/5D/5I will be a 5A; 4M will be a 4A.

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ATTENDING PHYSICIAN STATEMENTS (APS) ORDERING GUIDELINES

Use this guide as a quick reference tool for ordering your APS information

Medical Conditions	*APS if condition exists or existed within the past * years*
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 inforce. For applicants who have group LTD coverage, please see page 7-9.

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

INDIVIDUAL ISSUE AND PARTICIPATION LIMITS CHART[1]

Issue and Participation Limits Chart[1]

	Employee Pay [2] Non Taxable IDI Benefits			Employer Pay Taxable IDI Benefits		
Annual Earned Income	Total Indemnity	Base	SIO/SIS	Total Indemnity	Base	SIO/SIS
$18,000	$1,150/mo.	$450/mo.	$700/mo.	$1,350/mo.	$550/mo.	$800/mo.
$20,000	$1,300/mo.	$600/mo.	$700/mo.	$1,500/mo.	$700/mo.	$800/mo.
$24,000	$1,550/mo.	$800/mo.	$750/mo.	$1,750/mo.	$850/mo.	$900/mo.
$30,000	$1,900/mo.	$1,100/mo.	$800/mo.	$2,200/mo.	$1,250/mo.	$950/mo.
$36,000	$2,200/mo.	$1,350/mo.	$850/mo.	$2,600/mo.	$1,500/mo.	$1,100/mo.
$40,000	$2,450/mo.	$1,550/mo.	$900/mo.	$2,900/mo.	$1,800/mo.	$1,100/mo.
$48,000	$2,850/mo.	$1,800/mo.	$1,050/mo.	$3,450/mo.	$2,250/mo.	$1,120/mo.
$52,000	$3,050/mo.	$1,950/mo.	$1,100/mo.	$3,750/mo.	$2,500/mo.	$1,250/mo.
$56,000	$3,250/mo.	$2,100/mo.	$1,150/mo.	$4,050/mo.	$2,750/mo.	$1,300/mo.
$60,000	$3,450/mo.	$2,250/mo.	$1,200/mo.	$4,300/mo.	$2,900/mo.	$1,400/mo.
$70,000	$3,850/mo.	$2,650/mo.	$1,200/mo.	$5,000/mo.	$3,600/mo.	$1,400/mo.
$73,000	$4,000/mo.	$2,800/mo.	$1,200/mo.	$5,200/mo.	$3,800/mo.	$1,400/mo.
$80,000	$4,350/mo.	$3,150/mo.	$1,200/mo.	$5,700/mo.	$4,300/mo.	$1,400/mo.
$90,000	$4,900/mo.	$3,700/mo.	$1,200/mo.	$6,200/mo.	$4,800/mo.	$1,400/mo.
$100,000	$5,050/mo.	$3,850/mo.	$1,200/mo.	$6,750/mo.	$5,350/mo.	$1,400/mo.
$110,000	$5,400/mo.	$4,200/mo.	$1,200/mo.	$7,100/mo.	$5,700/mo.	$1,400/mo.
$120,000	$5,800/mo.	$4,600/mo.	$1,200/mo.	$7,550/mo.	$6,150/mo.	$1,400/mo.
$130,000	$6,250/mo.	$5,050/mo.	$1,200/mo.	$8,100/mo.	$6,700/mo.	$1,400/mo.
$140,000	$6,650/mo.	$5,450/mo.	$1,200/mo.	$8,700/mo.	$7,300/mo.	$1,400/mo.
$148,000	$7,000/mo.	$5,800/mo.	$1,200/mo.	$9,250/mo.	$7,850/mo.	$1,400/mo.
$150,000	$7,150/mo.	$5,950/mo.	$1,200/mo.	$9,400/mo.	$8,000/mo.	$1,400/mo.
$160,000	$7,550/mo.	$6,350/mo.	$1,200/mo.	$10,000/mo.	$8,600/mo.	$1,400/mo.
$170,000	$7,950/mo.	$6,750/mo.	$1,200/mo.	$10,600/mo.	$9,200/mo.	$1,400/mo.
$180,000	$8,350/mo.	$7,150/mo.	$1,200/mo.	$11,150/mo.	$9,750/mo.	$1,400/mo.
$190,000	$8,750/mo.	$7,550/mo.	$1,200/mo.	$11,750/mo.	$10,350/mo.	$1,400/mo.
$194,000	$8,900/mo.	$7,700/mo.	$1,200/mo.	$12,000/mo.	$10,600/mo.	$1,400/mo.
$200,000	$9,200/mo.	$8,000/mo.	$1,200/mo.	$12,400/mo.	$11,000/mo.	$1,400/mo.
$210,000	$9,650/mo.	$8,450/mo.	$1,200/mo.	$13,000/mo.	$11,600/mo.	$1,400/mo.
$220,000	$10,100/mo.	$8,900/mo.	$1,200/mo.	$13,600/mo.	$12,200/mo.	$1,400/mo.
$230,000	$10,550/mo.	$9,350/mo.	$1,200/mo.	$14,200/mo.	$12,800/mo.	$1,400/mo.
$240,000	$11,000/mo.	$9,800/mo.	$1,200/mo.	$14,700/mo.	$13,300/mo.	$1,400/mo.
$250,000	$11,450/mo.	$10,250/mo.	$1,200/mo.	$15,000/mo.	$13,600/mo.	$1,400/mo.
$260,000	$11,900/mo.	$10,700/mo.	$1,200/mo.	$15,250/mo.	$13,850/mo.	$1,400/mo.
$270,000	$12,150/mo.	$10,950/mo.	$1,200/mo.	$15,450/mo.	$14,050/mo.	$1,400/mo.
$280,000	$12,600/mo.	$11,400/mo.	$1,200/mo.	$15,700/mo.	$14,300/mo.	$1,400/mo.
$290,000	$13,000/mo.	$11,800/mo.	$1,200/mo.	$15,900/mo.	$14,500/mo.	$1,400/mo.
$300,000	$13,500/mo.	$12,300/mo.	$1,200/mo.	$16,150/mo.	$14,750/mo.	$1,400/mo.
$320,000	$14,300/mo.	$13,100/mo.	$1,200/mo.	$16,600/mo.	$15,200/mo.	$1,400/mo.
$340,000	$14,850/mo.	$13,650/mo.	$1,200/mo.	$17,000/mo.	$15,600/mo.	$1,400/mo.
$350,000	$15,000/mo.	$13,800/mo.	$1,200/mo.	$17,500/mo.	$16,100/mo.	$1,400/mo.
$360,000	$15,200/mo.	$14,000/mo.	$1,200/mo.	$18,000/mo.	$16,600/mo.	$1,400/mo.
$380,000	$15,850/mo.	$14,650/mo.	$1,200/mo.	$19,000/mo.	$17,600/mo.	$1,400/mo.
$400,000	$16,000/mo.	$14,800/mo.	$1,200/mo.	$20,000/mo.	$18,600/mo.	$1,400/mo.
$420,000	$16,200/mo.	$15,000/mo.	$1,200/mo.	$20,350/mo.	$18,950/mo.	$1,400/mo.
$440,000	$16,400/mo.	$15,200/mo.	$1,200/mo.	$20,800/mo.	$19,400/mo.	$1,400/mo.
$460,000	$16,750/mo.	$15,550/mo.	$1,200/mo.	$21,200/mo.	$19,800/mo.	$1,400/mo.
$480,000	$17,100/mo.	$15,900/mo.	$1,200/mo.	$21,600/mo.	$20,200/mo.	$1,400/mo.
$500,000	$17,500/mo.	$16,300/mo.	$1,200/mo.	$22,000/mo.	$20,600/mo.	$1,400/mo.
$525,000	$17,850/mo.	$16,650/mo.	$1,200/mo.	$22,500/mo.	$21,100/mo.	$1,400/mo.

Chapter Direct
1
2
3
4
5
6
7
8

[1] All applicants in occ class 3A to 6S, may choose the Total Indemnity issue limit as all base coverage. For Buy-Sell, Expense Plus and Mortgage Comp policies: Any occupation listed in this guide as: 6S/6M will be a 6A; 5M/5D/5I will be a 5A; 4M will be a 4A

[2] With after-tax dollars

UNDERWRITING REQUIREMENTS

INDIVIDUAL ISSUE AND PARTICIPATION LIMITS CHART[1]

Issue and Participation Limits Chart[1]

	Employee Pay [2] Non Taxable IDI Benefits			Employer Pay Taxable IDI Benefits		
Annual Earned Income	Total Indemnity	Base	SIO/SIS	Total Indemnity	Base	SIO/SIS
$675,000	$21,350/mo.	$20,150/mo.	$1,200/mo.	$25,500/mo.	$24,100/mo.	$1,400/mo.
$700,000	$21,900/mo.	$20,700/mo.	$1,200/mo.	$26,000/mo.	$24,600/mo.	$1,400/mo.
$725,000	$22,350/mo.	$21,150/mo.	$1,200/mo.	$26,500/mo.	$25,100/mo.	$1,400/mo.
$750,000	$22,900/mo.	$21,700/mo.	$1,200/mo.	$27,000/mo.	$25,600/mo.	$1,400/mo.
$775,000	$23,300/mo.	$22,100/mo.	$1,200/mo.	$27,500/mo.	$26,100/mo.	$1,400/mo.
$800,000	$23,700/mo.	$22,500/mo.	$1,200/mo.	$28,000/mo.	$26,600/mo.	$1,400/mo.
$825,000	$24,050/mo.	$22,850/mo.	$1,200/mo.	$28,500/mo.	$27,100/mo.	$1,400/mo.
$850,000	$24,400/mo.	$23,200/mo.	$1,200/mo.	$29,000/mo.	$27,600/mo.	$1,400/mo.
$875,000	$24,800/mo.	$23,600/mo.	$1,200/mo.	$29,500/mo.	$28,100/mo.	$1,400/mo.
$900,000	$25,200/mo.	$24,000/mo.	$1,200/mo.	$30,000/mo.	$28,600/mo.	$1,400/mo.
$925,000	$25,550/mo.	$24,350/mo.	$1,200/mo.	$30,250/mo.	$28,850/mo.	$1,400/mo.
$950,000	$25,900/mo.	$24,700/mo.	$1,200/mo.	$30,500/mo.	$29,100/mo.	$1,400/mo.
$975,000	$26,300/mo.	$25,100/mo.	$1,200/mo.	$30,750/mo.	$29,350/mo.	$1,400/mo.
$1,000,000	$26,700/mo.	$25,500/mo.	$1,200/mo.	$31,000/mo.	$29,600/mo.	$1,400/mo.
$1,025,000	$27,050/mo.	$25,850/mo.	$1,200/mo.	$31,250/mo.	$29,850/mo.	$1,400/mo.
$1,050,000	$27,400/mo.	$26,200/mo.	$1,200/mo.	$31,500/mo.	$30,100/mo.	$1,400/mo.
$1,075,000	$27,800/mo.	$26,600/mo.	$1,200/mo.	$31,750/mo.	$30,350/mo.	$1,400/mo.
$1,100,000	$28,200/mo.	$27,000/mo.	$1,200/mo.	$32,000/mo.	$30,600/mo.	$1,400/mo.
$1,125,000	$28,550/mo.	$27,350/mo.	$1,200/mo.	$32,250/mo.	$30,850/mo.	$1,400/mo.
$1,150,000	$28,900/mo.	$27,700/mo.	$1,200/mo.	$32,500/mo.	$31,100/mo.	$1,400/mo.
$1,175,000	$29,300/mo.	$28,100/mo.	$1,200/mo.	$32,750/mo.	$31,350/mo.	$1,400/mo.
$1,200,000	$29,700/mo.	$28,500/mo.	$1,200/mo.	$33,000/mo.	$31,600/mo.	$1,400/mo.
$1,225,000	$30,050/mo.	$28,850/mo.	$1,200/mo.	$33,250/mo.	$31,850/mo.	$1,400/mo.
$1,250,000	$30,300/mo.	$29,100/mo.	$1,200/mo.	$33,500/mo.	$32,100/mo.	$1,400/mo.
$1,275,000	$30,550/mo.	$29,350/mo.	$1,200/mo.	$33,750/mo.	$32,350/mo.	$1,400/mo.
$1,300,000	$30,800/mo.	$29,600/mo.	$1,200/mo.	$34,000/mo.	$32,600/mo.	$1,400/mo.
$1,325,000	$31,050/mo.	$29,850/mo.	$1,200/mo.	$34,250/mo.	$32,850/mo.	$1,400/mo.
$1,350,000	$31,300/mo.	$30,100/mo.	$1,200/mo.	$34,500/mo.	$33,100/mo.	$1,400/mo.
$1,375,000	$31,550/mo.	$30,350/mo.	$1,200/mo.	$34,750/mo.	$33,350/mo.	$1,400/mo.
$1,400,000	$31,800/mo.	$30,600/mo.	$1,200/mo.	$35,000/mo.	$33,600/mo.	$1,400/mo.
$1,425,000	$32,050/mo.	$30,850/mo.	$1,200/mo.	$35,000/mo.	$33,600/mo.	$1,400/mo.
$1,450,000	$32,300/mo.	$31,100/mo.	$1,200/mo.	$35,000/mo.	$33,600/mo.	$1,400/mo.
$1,475,000	$32,550/mo.	$31,350/mo.	$1,200/mo.	$35,000/mo.	$33,600/mo.	$1,400/mo.
$1,500,000	$32,800/mo.	$31,600/mo.	$1,200/mo.	$35,000/mo.	$33,600/mo.	$1,400/mo.
$1,525,000	$33,050/mo.	$31,850/mo.	$1,200/mo.	$35,000/mo.	$33,600/mo.	$1,400/mo.
$1,550,000	$33,300/mo.	$32,100/mo.	$1,200/mo.	$35,000/mo.	$33,600/mo.	$1,400/mo.
$1,575,000	$33,550/mo.	$32,350/mo.	$1,200/mo.	$35,000/mo.	$33,600/mo.	$1,400/mo.
$1,600,000	$33,800/mo.	$32,600/mo.	$1,200/mo.	$35,000/mo.	$33,600/mo.	$1,400/mo.
$1,625,000	$34,050/mo.	$32,850/mo.	$1,200/mo.	$35,000/mo.	$33,600/mo.	$1,400/mo.
$1,650,000	$34,300/mo.	$33,100/mo.	$1,200/mo.	$35,000/mo.	$33,600/mo.	$1,400/mo.
$1,675,000	$34,550/mo.	$33,350/mo.	$1,200/mo.	$35,000/mo.	$33,600/mo.	$1,400/mo.
$1,700,000	$34,800/mo.	$33,600/mo.	$1,200/mo.	$35,000/mo.	$33,600/mo.	$1,400/mo.
$1,720,000	$35,000/mo.	$33,800/mo.	$1,200/mo.	$35,000/mo.	$33,600/mo.	$1,400/mo.

[1] All applicants in occ class 3A to 6S, may choose the Total Indemnity issue limit as all base coverage. For Buy-Sell, Expense Plus and Mortgage Comp policies: Any occupation listed in this guide as: 6S/6M will be a 6A; 5M/5D/5I will be a 5A; 4M will be a 4A

[2] With after-tax dollars

PARTICIPATION LIMITS WITH GROUP LTD

If the applicant has employer paid (at least 50%) group LTD coverage inforce or available and is paying all of the individual disability income premium, the amount of employer paid group LTD coverage will be discounted by 25%. The result should then be subtracted from the Participation Limits with Group LTD Chart Employee Pay IDI (see page 7-10) 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 25%. Monthly group benefit of $4,500 x .75 tax factor) = $3,375

C. Participation Limits with Group LTD Limit (Employee paid) = $5,000/mo.

D. Amount MetLife will Issue (C-B) = $1,625/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 Participation Limits with Group LTD Chart Employer Pay IDI (see page 7-10) to determine the available IDI benefit.

PARTICIPATION LIMITS WITH GROUP LTD CHART[1]

ANNUAL INCOME	EMPLOYEE PAY IDI with after tax dollars	EMPLOYER PAY ID
	MONTHLY INDEMNITIES	
$18,000	$1,150	$1,350
20,000	1,300	1,500
24,000	1,550	1,800
30,000	1,900	2,200
36,000	2,250	2,650
40,000	2,500	2,950
48,000	3,000	3,500
52,000	3,250	3,750
60,000	3,750	4,350
70,000	4,400	5,050
80,000	5,000	5,700
90,000	5,000	6,250
100,000	5,600	6,900
110,000	6,200	7,600
120,000	6,800	8,350
130,000	7,300	9,000
140,000	8,050	9,850
150,000	8,500	10,600
160,000	9,000	11,200
170,000	9,500	11,850
180,000	10,000	12,450
190,000	10,400	13,100
200,000	10,900	13,750
210,000	11,500	14,450
220,000	12,000	15,250
230,000	12,500	15,900
240,000	13,000	16,600
250,000	13,550	17,400
260,000	14,100	17,950
270,000	14,650	18,700
280,000	15,150	19,350
290,000	15,700	20,050
300,000	16,250	20,400
320,000	17,350	21,850
340,000	18,400	22,950
360,000	19,500	24,000
380,000	20,600	25,350
400,000	21,650	26,700
420,000	22,750	28,000
440,000	23,850	29,350
460,000	24,900	30,000
480,000	26,000	30,500
500,000	27,100	31,000
520,000	28,150	31,500
540,000	29,250	32,000
560,000	30,150	32,500
580,000	30,650	33,000
600,000	31,150	33,500
620,000	31,650	34,000
640,000	32,150	34,500
660,000	32,650	35,000
680,000	33,150	35,500
700,000	33,650	36,000
720,000	34,150	36,500
740,000	34,650	37,000
760,000	35,150	37,500
780,000	35,650	38,000
800,000	36,150	38,500
820,000	36,650	39,000
840,000	37,150	39,500
860,000	37,650	40,000
880,000	38,150	40,000
900,000	38,650	40,000
920,000	39,150	40,000
940,000	39,650	40,000
960,000	40,000	40,000

[1] All applicants in occ class 3A to 6S may choose the Total Indemnity issue limit as all base coverage. For Buy-Sell, Expense Plus and Mortgage Comp policies: Any occupation listed in this guide as 6S/6M will be a 6A; 5M/5D/5I will be a 5A; 4M will be a 4A.

Occupational Class Limits

	Occ Class[1]	Maximum Issue	Participation with IDI	Participation with LTD
MONTHLY INDEMNITIES				
Non-Medical	6S, 5A, 4A	$20,000	$35,000	$40,000
	3A	$12,000	$12,000	$20,000
	2A	$7,000	$7,000	$15,000
	A, B	$4,000	$4,000	$4,000
Medical	6M, 5M, 5D	$17,000	$30,000	$35,000
	5I, 4M	$15,000	$30,000	$35,000

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 Your Occupation rider and all Transitional Your Occupation riders is $20,000/mo.

[1]For Buy-Sell, Expense Plus and Mortgage Comp policies: Any occupation listed in this guide as: 6S/6M will be a 6A; 5M/5D/5I will be a 5A; 4M will be a 4A.

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/mo x .8 [tax factor]) = $ 8,000/mo

B. Participation with Group LTD Limit
(Employee pay IDI) = $30,000/mo

C. Participation Limit minus Group LTD (after taxes)
($30,000 - $8,000) = $22,000/mo.*

**$22,000/mo. is greater than the Issue Limit (page 7-11), so we use $20,000/mo.*

D. Maximum allowable after Group LTD less Individual DI
($20,000/mo. - $3,000/mo.) = $17,000/mo.

E. Amount MetLife will Issue = $17,000/mo.

LIMITATIONS FOR PARTICIPATION LIMITS WITH GROUP LTD CHART

IDI issue amounts cannot exceed the issue limits based on an applicant's occ class or age as indicated on the Occupational Class Limits chart on page 7-11.

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 7-8 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.

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.

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, schedule E or K-1 from the 1120S[1]	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 W-2's for <u>both</u> taxpayers.

[1]If you are not the only owner, include the actual 1120S business return and a W-2.

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 in the table on the preceding page.

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 on the preceding page.

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 the preceding page.

Commissioned Salespeople:

- For Monthly Indemnity up to $7,500/mo. - please submit pages 1 & 2 of the two most recent 1040's and Schedule C or K-1 (as applicable).
- For Monthly Indemnity over $7,500/mo. - please submit two most recent 1040's with all schedules.

Financial Services:

1. Salaried employees - use guidelines in the table below.
2. Self-employed owner or partner:
   - For all Monthly Indemnities - please submit two (2) most recent years' 1040's with all schedules, and all W-2's and/or 1099's.

Available monthly indemnity is based on the applicant's Earned Income. Generally speaking Earned Income would be:

Employee (non-owner)	Wages listed on the W-2
Sole Proprietor	**Net** after business expenses listed on Schedule C
Partner	**Net** share of partnership income listed on the Schedule E or K-1
For S-Corp. Owner	Wages listed on the W-2 plus share of S-corp **net** income listed on Schedule E or 1120S
For C-Corp. Owner	Wages listed on the W-2 plus share of **net** 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 documentation that we deem necessary.

In addition to the financial documentation required for IDI 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 inforce or applied for will be subtracted from our Issue and Participation Limits Charts (pages 7-7 and 7-8).

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 W-2. Payments reported on a 1099 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 choosing a MetLife individual disability policy in lieu of participating in a voluntary LTD plan. Choosing a MetLife individual disability policy in lieu of participating in a voluntary LTD plan may not be appropriate if the MetLife policy is issued with a rating, exclusion rider, or maximum benefit period limitation, for example.

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 maximum benefit periods.

BUSINESS OVERHEAD EXPENSE (BOE)

For Occ Classes 2A to 6S[1]

- BOE is available to sole proprietors, partnerships and certain corporate entities.
- 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 Occ Classes A and B

- Chiropractors and Podiatrists are not eligible
- BOE coverage is available only to businesses with NO MORE than 5 employees

[1]AFor Buy-Sell, Expense Plus and Mortgage Comp policies: Any occupation listed in this guide as: 6S/6M will be a 6A; 5M/5D/5I will be a 5A; 4M will be a 4A

UNDERWRITING REQUIREMENTS

BUSINESS ELIGIBILITY REQUIREMENTS		
	For Personal Service Businesses	**For Non-Personal Service Businesses**
	Number of owners/employees	*Number of owners/employees*
Sole-Proprietor	Up to 10 employees[1]	Up to 5 employees[2]
Partnership	Up to 5 partners[3], and up to 25 employees total[4]	Up to 3 partners, and up to 10 employees total[1]
Corporation (S or C)	Up to 5 shareholders[3], and up to 25 employees total[4]	Up to 3 shareholders, and up to 10 employees total[1]
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.

1 *No more than 2 employees can be in the same profession or performing the same duties as the owner.*
2 *No more than 1 employee can be in the same profession or performing the same duties as the owner.*
3 *Minimum ownership at least 10%.*
4 *No more than 4 employees can be in the same profession or performing the same duties as the principals.*

BOE – FINANCIAL REQUIREMENTS

Amounts (per owner) up to and including $15,000/mo.	Most recent year's complete tax returns for the business entity, *or* full year P&L statement
Amounts (per owner) $15,001/mo. to $25,000/mo.	Two (2) most recent years' complete tax returns for the business entity, *or* 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

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 10 owners
   - Parent/child and Spouse partnerships are not eligible
   - Maximum of 5 business owners if applying for cross purchase

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	Maximum Pay-Out: Monthly Installment, Lump Sum and Down Payment.[1]	Maximum Pay-Out: Monthly Installment, Lump Sum and Down Payment.
	6S[2] - 2A	A & B
365 Days	$1,000,000	$750,000
547 Days	$1,500,000	$1,125,000
730 Days	$2,000,000[3]	$1,500,000

The minimum issue limit is $15,000 maximum 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.

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.

Chapter Direct
1
2
3
4
5
6
7
8

1 Dentists and Doctors are limited to a maximum of $1,500,000.
2 For Buy-Sell, Expense Plus and Mortgage Comp policies: Any occupation listed in this guide as: 6S/6M will be a 6A; 5M/5D/5I will be a 5A; 4M will be a 4A
3 Amounts up to $2,500,000 MAY be considered for occ classes 6S, 6M and 5A subject to prior underwriting approval. Consideration of these excess amounts may require additional medical and financial information.

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[1]. These limits are available without the need for financial documentation.

As a reminder, Residents and Interns will have only individual disability coverage currently inforce subtracted from these limits. First Year occupations will have other individual or group disability[2] insurance currently inforce subtracted from these limits.

1 SIS in New York and New Jersey

2 For instructions on discounting group coverage, please see page 7-9.

UNDERWRITING REQUIREMENTS

Starting Practice Limits

Occupation *	Total Monthly Indemnity	Catastrophic **	BOE Monthly Limit
Physician			
Cardiologist, Gastroenterologist, Neonatologist, Neurosurgeon, Oncologist, Orthopedic Surgeon, Otolaryngologist, Radiologist, Urologist	$7,500	$8,000	$10,000
All other physicians (MD, DO)	$7,500	$7,800	$10,000
Medical Fellow Resident (2nd year +)	$5,000	$6,000	-
Resident (1st year) Intern	$5,000	$4,200	-
Medical Student (3rd year +)	$2,500	$3,000	-
Dentists			
Dental Specialists (first year)	$6,000	$7,200	$10,000
General Dentists (first year)	$4,000	$4,800	$10,000
Dental Resident	$4,000	$4,800	-
Dental Student (final year)	$2,500	$3,000	-
Other Professionals			
Business Professional MBA Certified Nurse Anesthetist Computer Science Nurse Practitioner Ph.D. Psychologist Physician Assistant	$3,000	$3,600	
Architect Attorney CPA Engineer Optometrist Pharmacist Veterinarian	$4,000	$4,800	
Other Professional Students			
Accountant Student (final year) Architect Student (final year) Computer Science Student (final year) Engineer Student (final year) Law School Student (final year) MBA Student (final year) Optometrist Student (final year) Pharmacist School Student (final year) Veterinarian student (final year) Veterinarian Resident/Intern	$2,500	$3,000	

All amounts shown above are available without financial documentation. Maximum, all sources including GIO, remains at $10,000/month if applying for the Lifetime benefit rider.

First year occupations will have other individual or group disability insurance currently inforce subtracted from the limits above. However, residents and interns will have only individual coverage currently inforce subtracted from the limits above.

*Students must be enrolled in an accredited school for these occupations.

**Catastrophic disability rider is not available in all states. MetJgdc Solutions will be updated ugrf state approvals.

The eligible Catastrophic benefit under the starting practice limits is 120% of the disability monthly benefit.

Final outcome and eligibility for any case is subject to underwriting review. For required forms by product and state, see section 1.

STATE CASH SICKNESS BENEFITS

Some states require employers to provide their employees with short-term disability benefits. These benefits (subject to certain conditions) 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.

STATE SPECIFIC UNDERWRITTING REQUIREMENTS

	State requirements are subject to change. MetLife Solutions will be updated when announced.
AR	730 EP not available
CA	Salary Saver and Expense Plus only
CO	180 EP not available on Mortgage Comp
CT	730 EP not available; Riders not available: Catastrophic Disability, SIO, Spousal Catastrophic, Refund of Premium, COBRA, Capital Sum
DC	Mortgage Comp not available
DE	365 & 730 EPs not available
FL	Riders not available: Refund of Premium; 60 EP on Mortgage Comp not available
GA	Refund of Premium not available
HI	SIO must be 180 days or greater See State Cash Sickness Benefits on page 7-30
ID	730 EP not available; Spousal Catastrophic not available
IN	180 EP on Mortgage Comp not available
IA	730 EP not available; Mortgage Comp not available
MA	Unisex rates for Mortgage Comp 60 & 180 EP on Mortgage Comp not available
MI	60 EP on Mortgage Comp not available
MN	Riders not available: 2007 TYO/Your Occ for 4M/5I; Spousal Catastrophic
MT	Unisex rates; Spousal Catastrophic not available Products not available: Mortgage Comp; Buy-Sell 60 EP not available
NJ	SIO not available – Use SIS EP 180 or 365 Only Catastrophic cannot exceed base benefit; Riders not available: TYO; RSDII; Refund of Premium See State Cash Sickness Benefits on page 7-30 Mortgage Comp not available
NY	SIS for Individual or Association cases; SIO & SIS for Employer sponsored cases; Rider not available: Refund of Premium
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
RI	90 EP on SIO not available See State Cash Sickness Benefits on page 7-30
SD	60 EP on Mortgage Comp not available
TN	Refund of Premium not available
TX	730 EP not available
UT	730 EP not available; Spousal Catastrophic not available
VT	730 EP not available; Riders not available 2007 TYO/Your Occ for 4M/5I; Spousal Catastrophic. Full MNAD on Essential
VA	730 EP not available
WA	730 EP not available

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.

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 the insured 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

The products (outlined below) are available to federal, state and local government employees.

Income Protection:

Eligible Products:	MetLife Income Guard, Omni Advantage, Omni Select, Omni Essential
Occupational Classes:	6S, 5A, 4A, 3A, 6M, 5M, 5D 5I 4M
Minimum Income:	$30,000
Maximum Issue Age:	55
Minimum Elimination Period (Days):	90, 180, 365, 730
Maximum Benefit Periods:	2 yrs, 5 yrs, 10 yrs[1], to Age 65, to Age 67
Maximum Monthly Benefit:	6S - Attorneys, 6S, 6A, 4A, 3A, 6M, 5M, 5D, 5I, 4M: $10,000/mo. 6S – All others, 5A, 4A, 3A: $5,000/mo.
Available Riders:	AIB, Catastrophic, Spousal Catastrophic, COLA (all), Term Premium Conversion Rider, Residual (all), Transitional Your Occupation, Your Occupation, Capital Sum[1], COBRA[1]
Catastrophic Benefit Calculation:	2 times the base monthly benefit amount
Discounts:	15% Employee Pay, 20% Employer Pay, 10% for physicians, list bill discount available for all others

[1] MetLife Income Guard Only

Mortgage Comp:

Occupational Classes:	6S, 5A, 4A, 3A, 6M, 5M, 5D, 5I, 4M
Minimum Income:	$30,000
Maximum Issue Age:	55
Elimination Period (Days):	90, 180
Maximum Term (Benefit) Periods:	10 years, 15 years, 20 years, 30 years The applicant's age plus term cannot exceed 65
Maximum Monthly Benefit:	$2,500/mo.
Home Mortgage Requirement:	At time of under underwriting for all available states except NY and MN
Discounts:	New Home Discount, listbill

BENEFIT CALCULATION (ALL PRODUCTS):

All government employees will be treated as having a group long term disability plan that covers 40% of their monthly income. We will subtract this amount and any existing individual disability coverage from the employer paid limits under our ***Participation Limits with Group LTD Chart.***

(See the Government Guidelines Issue limits on the following page.)

GOVERNMENT GUIDELINES ISSUE LIMITS

All Government Employees
Class 6S, 6M, 5A, 5M, 5D, 5I, 4M, 4A, 3A
Any additional individual coverage will be subtracted from the eligible amounts below.

Annual Earned Income	40% GLTD	MET IDI GLTD Participation Limits (Employer Paid)	Eligible MET IDI Benefit	Annual Earned Income	40% GLTD	MET IDI GLTD Participation Limits (Employer Paid)	Eligible MET IDI Benefit
$18,000	600	1,350	750	$59,000	1,967	4,300	2,350
$19,000	633	1,450	800	$60,000	2,000	4,350	2,350
$20,000	667	1,500	850	$61,000	2,033	4,350	2,300
$21,000	700	1,600	900	$62,000	2,067	4,450	2,400
$22,000	733	1,650	900	$63,000	2,100	4,500	2,400
$23,000	767	1,750	1,000	$64,000	2,133	4,600	2,450
$24,000	800	1,800	1,000	$65,000	2,167	4,650	2,500
$25,000	833	1,850	1,000	$66,000	2,200	4,750	2,550
$26,000	867	1,900	1,050	$67,000	2,233	4,800	2,550
$27,000	900	2,000	1,100	$68,000	2,267	4,900	2,650
$28,000	933	2,050	1,100	$69,000	2,300	4,950	2,650
$29,000	967	2,100	1,150	$70,000	2,333	5,050	2,700
$30,000	1,000	2,200	1,200	$71,000	2,367	5,100	2,750
$31,000	1,033	2,250	1,200	$72,000	2,400	5,150	2,750
$32,000	1,067	2,350	1,300	$73,000	2,433	5,250	2,800
$33,000	1,100	2,400	1,300	$74,000	2,467	5,300	2,850
$34,000	1,133	2,500	1,350	$75,000	2,500	5,400	2,900
$35,000	1,167	2,600	1,450	$76,000	2,533	5,450	2,900
$36,000	1,200	2,650	1,450	$77,000	2,567	5,550	3,000
$37,000	1,233	2,700	1,450	$78,000	2,600	5,600	3,000
$38,000	1,267	2,800	1,550	$79,000	2,633	5,650	3,000
$39,000	1,300	2,850	1,550	$80,000	2,667	5,700	3,050
$40,000	1,333	2,950	1,600	$81,000	2,700	5,750	3,050
$41,000	1,367	3,000	1,650	$82,000	2,733	5,800	3,050
$42,000	1,400	3,050	1,650	$83,000	2,767	5,900	3,150
$43,000	1,433	3,150	1,700	$84,000	2,800	5,950	3,150
$44,000	1,467	3,200	1,750	$85,000	2,833	6,000	3,150
$45,000	1,500	3,300	1,800	$86,000	2,867	6,050	3,200
$46,000	1,533	3,350	1,800	$87,000	2,900	6,100	3,200
$47,000	1,567	3,400	1,850	$88,000	2,933	6,150	3,200
$48,000	1,600	3,500	1,900	$89,000	2,967	6,200	3,250
$49,000	1,633	3,600	1,950	$90,000	3,000	6,250	3,250
$50,000	1,667	3,650	2,000	$91,000	3,033	6,350	3,300
$51,000	1,700	3,700	2,000	$92,000	3,067	6,400	3,350
$52,000	1,733	3,750	2,000	$93,000	3,100	6,500	3,400
$53,000	1,767	3,850	2,100	$94,000	3,133	6,550	3,400
$54,000	1,800	3,900	2,100	$95,000	3,167	6,600	3,450
$55,000	1,833	4,000	2,150	$96,000	3,200	6,650	3,450
$56,000	1,867	4,050	2,200	$97,000	3,233	6,750	3,500
$57,000	1,900	4,150	2,250	$98,000	3,267	6,800	3,550
$58,000	1,933	4,200	2,250	$99,000	3,300	6,850	3,550

UNDERWRITING REQUIREMENTS

Annual Earned Income	40% GLTD	MET IDI GLTD Participation Limits (Employer Paid)	Eligible MET IDI Benefit	Annual Earned Income	40% GLTD	MET IDI GLTD Participation Limits (Employer Paid)	Eligible MET IDI Benefit
$100,000	3,333	6,900	3,550	$145,000	4,833	10,200	5,350
$101,000	3,367	7,000	3,650	$146,000	4,867	10,300	5,450
$102,000	3,400	7,050	3,650	$147,000	4,900	10,350	5,450
$103,000	3,433	7,100	3,650	$148,000	4,933	10,450	5,500
$104,000	3,467	7,200	3,750	$149,000	4,967	10,550	5,600
$105,000	3,500	7,250	3,750	$150,000	5,000	10,600	5,600
$106,000	3,533	7,350	3,800	$151,000	5,033	10,650	5,600
$107,000	3,567	7,400	3,850	$152,000	5,067	10,700	5,650
$108,000	3,600	7,450	3,850	$153,000	5,100	10,800	5,700
$109,000	3,633	7,550	3,900	$154,000	5,133	10,850	5,700
$110,000	3,667	7,600	3,950	$155,000	5,167	10,900	5,750
$111,000	3,700	7,650	3,950	$156,000	5,200	11,000	5,800
$112,000	3,733	7,750	4,000	$157,000	5,233	11,050	5,800
$113,000	3,767	7,800	4,050	$158,000	5,267	11,100	5,850
$114,000	3,800	7,900	4,100	$159,000	5,300	11,150	5,850
$115,000	3,833	7,950	4,100	$160,000	5,333	11,200	5,850
$116,000	3,867	8,050	4,200	$161,000	5,367	11,250	5,900
$117,000	3,900	8,100	4,200	$162,000	5,400	11,350	5,950
$118,000	3,933	8,200	4,250	$163,000	5,433	11,400	5,950
$119,000	3,967	8,250	4,300	$164,000	5,467	11,500	6,050
$120,000	4,000	8,350	4,350	$165,000	5,500	11,550	6,050
$121,000	4,033	8,400	4,350	$166,000	5,533	11,600	6,050
$122,000	4,067	8,450	4,400	$167,000	5,567	11,700	6,150
$123,000	4,100	8,550	4,450	$168,000	5,600	11,750	6,150
$124,000	4,133	8,600	4,450	$169,000	5,633	11,800	6,150
$125,000	4,167	8,700	4,550	$170,000	5,667	11,850	6,200
$126,000	4,200	8,750	4,550	$171,000	5,700	11,900	6,200
$127,000	4,233	8,850	4,600	$172,000	5,733	11,950	6,200
$128,000	4,267	8,900	4,650	$173,000	5,767	12,050	6,300
$129,000	4,300	8,950	4,650	$174,000	5,800	12,100	6,300
$130,000	4,333	9,000	4,650	$175,000	5,833	12,150	6,300
$131,000	4,367	9,100	4,750	$176,000	5,867	12,200	6,350
$132,000	4,400	9,150	4,750	$177,000	5,900	12,300	6,400
$133,000	4,433	9,250	4,800	$178,000	5,933	12,350	6,400
$134,000	4,467	9,350	4,900	$179,000	5,967	12,400	6,450
$135,000	4,500	9,400	4,900	$180,000	6,000	12,450	6,450
$136,000	4,533	9,500	4,950	$181,000	6,033	12,500	6,450
$137,000	4,567	9,600	5,050	$182,000	6,067	12,600	6,550
$138,000	4,600	9,700	5,100	$183,000	6,100	12,650	6,550
$139,000	4,633	9,800	5,150	$184,000	6,133	12,700	6,550
$140,000	4,667	9,850	5,200	$185,000	6,167	12,750	6,600
$141,000	4,700	9,850	5,150	$186,000	6,200	12,850	6,650
$142,000	4,733	9,950	5,200	$187,000	6,233	12,900	6,650
$143,000	4,767	10,000	5,250	$188,000	6,267	12,950	6,700
$144,000	4,800	10,100	5,300	$189,000	6,300	13,000	6,700

UNDERWRITING REQUIREMENTS

Annual Earned Income	40% GLTD	MET IDI GLTD Participation Limits (Employer Paid)	Eligible MET IDI Benefit	Annual Earned Income	40% GLTD	MET IDI GLTD Participation Limits (Employer Paid)	Eligible MET IDI Benefit
$190,000	6,333	13,100	6,750	$235,000	7,833	16,250	8,400
$191,000	6,367	13,150	6,800	$236,000	7,867	16,300	8,450
$192,000	6,400	13,200	6,800	$237,000	7,900	16,400	8,500
$193,000	6,433	13,300	6,850	$238,000	7,933	16,450	8,500
$194,000	6,467	13,350	6,900	$239,000	7,967	16,550	8,600
$195,000	6,500	13,400	6,900	$240,000	8,000	16,600	8,600
$196,000	6,533	13,500	6,950	$241,000	8,033	16,700	8,650
$197,000	6,567	13,550	7,000	$242,000	8,067	16,750	8,700
$198,000	6,600	13,600	7,000	$243,000	8,100	16,850	8,750
$199,000	6,633	13,650	7,000	$244,000	8,133	16,900	8,750
$200,000	6,667	13,750	7,100	$245,000	8,167	17,000	8,850
$201,000	6,700	13,800	7,100	$246,000	8,200	17,050	8,850
$202,000	6,733	13,850	7,100	$247,000	8,233	17,150	8,900
$203,000	6,767	13,950	7,200	$248,000	8,267	17,200	8,950
$204,000	6,800	14,000	7,200	$249,000	8,300	17,300	9,000
$205,000	6,833	14,050	7,200	$250,000	8,333	17,400	9,050
$206,000	6,867	14,150	7,300	$251,000	8,367	17,450	9,100
$207,000	6,900	14,200	7,300	$252,000	8,400	17,500	9,100
$208,000	6,933	14,300	7,350	$253,000	8,433	17,550	9,100
$209,000	6,967	14,350	7,400	$254,000	8,467	17,600	9,150
$210,000	7,000	14,450	7,450	$255,000	8,500	17,700	9,200
$211,000	7,033	14,550	7,500	$256,000	8,533	17,750	9,200
$212,000	7,067	14,600	7,550	$257,000	8,567	17,800	9,250
$213,000	7,100	14,700	7,600	$258,000	8,600	17,850	9,250
$214,000	7,133	14,800	7,650	$259,000	8,633	17,900	9,250
$215,000	7,167	14,850	7,700	$260,000	8,667	17,950	9,300
$216,000	7,200	14,950	7,750	$261,000	8,700	18,050	9,350
$217,000	7,233	15,050	7,800	$262,000	8,733	18,100	9,350
$218,000	7,267	15,100	7,850	$263,000	8,767	18,200	9,450
$219,000	7,300	15,200	7,900	$264,000	8,800	18,250	9,450
$220,000	7,333	15,250	7,900	$265,000	8,833	18,350	9,500
$221,000	7,367	15,300	7,950	$266,000	8,867	18,400	9,550
$222,000	7,400	15,400	8,000	$267,000	8,900	18,500	9,600
$223,000	7,433	15,450	8,000	$268,000	8,933	18,550	9,600
$224,000	7,467	15,500	8,050	$269,000	8,967	18,650	9,700
$225,000	7,500	15,550	8,050	$270,000	9,000	18,700	9,700
$226,000	7,533	15,650	8,100	$271,000	9,033	18,750	9,700
$227,000	7,567	15,700	8,150	$272,000	9,067	18,800	9,750
$228,000	7,600	15,750	8,150	$273,000	9,100	18,900	9,800
$229,000	7,633	15,800	8,150	$274,000	9,133	18,950	9,800
$230,000	7,667	15,900	8,250	$275,000	9,167	19,000	9,850
$231,000	7,700	15,950	8,250	$276,000	9,200	19,100	9,900
$232,000	7,733	16,000	8,250	$277,000	9,233	19,150	9,900
$233,000	7,767	16,100	8,350	$278,000	9,267	19,200	9,950
$234,000	7,800	16,150	8,350	$279,000	9,300	19,300	10,000

ASSOCIATION DISCOUNT PROGRAM

PROGRAM DETAILS:

- MetLife Income Guard, Omni Advantage and Omni Essential
- 5% or 10% premium discount with gender distinct rates depending on the occupation of the eligible association member:
  - Medical/physician associations (occupational classes 6M, 5M, 4M) may be eligible for a 5% discount.
  - Associations other than medical/physician and dental associations (occupational classes 6S, 5A, 4A, 3A) may be eligible for a 10% discount.
  - No discount is currently available for dental associations.
- All riders are available except the Lifetime rider
- Discounts are not available in all states. MetLife Solutions will be updated as approvals are announced.
- Discount applies to policies issued only after the approval of the specific association discount program. Discount cannot be combined with any other discounts.

ASSOCIATION GUIDELINES:

- Professional associations with members in the same industry or profession
- Occupational classes 6S, 6M, 5A, 4A, 5M, 5I, 4M and 3A
- Issue ages: 18-59
- Statewide or local associations (No national or multi-state association).
- Association must have at least 100 members
- Association was formed for the purpose of promoting the profession of its members and not soley for the purpose of obtaining discounted insurance for its members
- Association must have a constitution and/or by-laws.
- MetLife will participate with associations sponsoring multiple carriers, however, producers must address how they plan to market the discount program to the association members.

- The overall performance of the association program including number of policies sold, total premium and claims experience will be reviewed periodically by DI under-writing. Poor persistency and/or claims experience may result in the termination of a specific association discount program.
- Chambers of commerce, ethnic, social, fraternal, alumni groups, and home associations are not eligible.

PRODUCER REQUIREMENTS:

The producer is responsible for the following:

- Producers must be licensed and appointed in the resident state of each member that submits an application.
- Submitting a completed Association Discount Program request form.
- Obtaining a written letter from the association recognizing MetLife as a "preferred" individual disability carrier for its members. The letter should be on association stationary and signed by an association executive.
- Developing a marketing plan which details how the producer and association will work to create access to members, implement, and promote the discount program.

ASSOCIATION SUBMISSION INSTRUCTIONS:

1. Submit the Association Discount Program request form form to the Regional or National Sales Director. The pre-approval form will be reviewed and forwarded to a DI underwriting manager.
2. All request forms are subject to review and approval by DI underwriting.
3. If approved, obtain and submit the signed letter from the association that is referenced above to the disability underwriting manager. The disability underwriting manager will then assign a group number to reference on submitted member disability applications.

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	Specialty Occupations, DOD workers, fashion models
H-1C	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 Visa holder

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.

Applicants who have occupations that are unstable or who have poor prospects of continued employment will be denied coverage.

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.

For the Omni Series - An exclusion rider[1] may be added that will limit benefits for any period in which the applicant is not residing within the United States. Only occasional business travel to non-hazardous areas will be considered for standard coverage.

For MetLife Income Guard - While the insured is outside the United States, its possessions and Canada, note that the policy contains a maximum benefit period limitation of 24 months for all periods of disability combined during the insured's lifetime. This limitation does not apply to any period of time for which the insured is considered presumptively totally disabled.

[1] An alternate offer would be proposed by underwriting for states the rider is not approved.

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 may be provided for applicants who engage in common recreational sports without any unusual hazards. An exclusion rider may be issued depending on the degree of participation and the nature of 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 of an avocation will either be issued without regard to the applicant's avocation or declined.

HEIGHT & WEIGHT PREMIUM RATINGS CHART-MALE

Subtract 5 lbs. from this MALE ratings chart to obtain appropriate ratings for FEMALES.

Height	Under-weight 30%	Standard	Overweight 30%	Overweight 50%	Overweight 75%	Overweight 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 the 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 maximum benefit period without optional benefits.

NOTE: This height and weight premium ratings 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 maximum benefit period, and/or an elimination period for the specific condition that is longer than the base policy;
- A reduced maximum 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 a modification, e.g., 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.

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 an insured who was issued a policy with smoker rates, 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 occ class, a rated and ridered 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 7-61.

CHRONIC FATIGUE SYNDROME

Application will be declined for coverage

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 maximum benefit period not to exceed two years. Diabetes that is controlled with insulin may be considered for coverage with a rating and a limited maximum 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.

FIBROMYALGIA

Application will be declined for coverage

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 and employed in the same occupation 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 an application amendment and/or exclusion rider is not to be delivered by the producer until the amendment form and/or exclusion rider have been properly signed, dated and returned to the producer for submission to MetLife. In the event a policy issued subject to the completion of an

application amendment and/or exclusion rider is delivered and the producer has not obtained the signed amendment and/or exclusion rider, commission on such policy will, as applicable, be: (i) withheld until the signed application amendment and/or exclusion rider is received by MetLife's Administration or GSI Department; or (ii) reversed 30 days after the policy is issued if the signed application amendment and/or exclusion rider has not been received by MetLife's Administration or GSI Department.

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[1] and the collection of the first modal premium.

[1] 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 MetLife 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 (RRTA) 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

1. LEVEL RATES

Level premiums on non-cancelable policies (MetLife Income Guard, Omni Advantage and Omni Select) will remain the same until age 65/67[1] (or for five policy years if later on Omni Select). For Omni Essential, Expense Plus, Buy-Sell and Mortgage Comp policies, rates are scheduled to remain level until age 65 but may be changed on a class basis prior to age 65.

2. TERM PREMIUM CONVERSION RIDER[2]

This rate structure is available on the MetLife Income Guard, Omni Advantage, Essential and Select policies. The initial Term Premium is lower than the Level Premium available at issue, but increases after the end of the Term Premium Period.

3. STEP RATES[2] (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 at the insured's then attained age.

The step rate is available in Omni Advantage and Omni Essential policies.

[1] Age 67 is not approved in all states. Where age 67 is not approved the renewability is to age 65.
[2] Not approved in all states. MetLife Solutions will be updated as approvals are announced.

FINANCIAL DOCUMENTATION DISCOUNT GRID

Monthly Indemnity Applied For	*Discount Percentages*
$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 7-15) 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 policies are insured, and billed together on a common billing statement. This premium discount is available on any mode, to all occ classes, using sex distinct rates.

3. MultiLife Discounts

Premium discounts of 10 to 35% are available under MetLife's IDI MultiLife Program. See Sections 4 and 5 for full details.

[1]Not approved in all states. MetLife Solutions will be updated as approvals are announced

OTHER PREMIUM FACTORS

A. Modal Premium Factors for the MetLife Income Guard, Omni Portfolio Series and the Buy-Sell Business Protector:

Annual	1.0000
Semi-Annual	0.5100
IDI Bank Draft	0.0863

B. Modal Premium Factors for Mortgage Comp and Business Overhead Expense policies:

Annual	1.0000
Semi-Annual	0.5200
IDI Bank Draft	0.0883

C. Annual Policy Fee:

Omni Portfolio Series and the Buy-Sell Business Protector	$ 60
All others:	$ 35

8 OVERVIEW OF TAXATION

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.

TAXATION GUIDE

General Ownership Information 8-2
Payment Categories 8-2
Individual Policies 8-3
Buy-Sell Policies 8-3
Sole Proprietors 8-3
Partnerships 8-4
Corporations 8-4
Limited Liability Companies and
Limited Liability Partnerships 8-5
Wage Continuation Plans 8-6
Overview Chart 8-7

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[1] 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.

[1]Includes all proposed insureds who would qualify for employee pay limits in Section 6.

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

Individual Disability Income Policies

Entity	Insured/ Owner[1]	Premium Category[2]	Premiums (for Employer)	Benefit
Sole Proprietor-ship	Employee	Employee Paid	Non-deductible	Tax-Free
	Employee	Employer Paid	Deductible	Taxable to insured
	Proprietor	Employee Paid	Non-deductible	Tax-Free
Partnership	Employee[3]	Employee Paid	Non-deductible	Tax-Free
	Employee	Employer Paid	Deductible	Taxable to insured
S Corp	Employee[3]	Employee Paid	Non-deductible	Tax-Free
	Employee	Employer Paid	Deductible	Taxable to insured
C Corp[4]	Employee	Employee Paid	Non-deductible	Tax-Free
	Employee	Employer Paid	Deductible	Taxable to insured
LLC or LLP	Employee[3]	Employee Paid	Non-deductible	Tax-Free
	Employee	Employer Paid	Deductible	Taxable to insured

These are very general rules covering a complex issue; exceptions do exist. Always have your client consult a legal and/or independent tax professional.

[1] This does not apply to Buy-Sell policies
[2] After tax dollars for employee paid
[3] Other than a partner, more than a 2% shareholder in a S Corporation, LLC member or LLP partner.
[4] If the corporation is receiving the benefits tax-free, then the premium could not be deducted by the corporation

OVERVIEW OF TAXATION

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.



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