

OMNI Advantage

MetLife[®]



Disability Income Insurance Illustration Non-Cancelable and Guaranteed Renewable



protect your most valuable asset,
your **income**

Prepared for: Sample Client

Prepared by: www.AllUtahHealthPlans.com

MetLife[®]

Metropolitan Life Insurance Company
200 Park Ave.
New York, NY 10166
www.metlife.com



Disability Income Insurance Policy (Omni Advantage) IDI 2000 - P/NC

Insured: Sample Client		Taxation Criteria:	Individual pay
Male, 37, Nonsmoker		For issue in the state of:	Utah
Base Monthly Benefit:	\$3,250	Disability Occupational Class:	4A
		Initial IDI Bank Draft Premium:	\$156.51
		Premium Type:	Level

What This Illustration Shows

This illustration shows proposed base and selected optional benefits/riders, if any, under MetLife's disability income insurance policy, **Omni Advantage**.

Under the Omni Advantage:

- **MetLife cannot change your policy until the first premium due date on or after your 65th birthday, as long as you pay the premiums on time. Premiums cannot be changed prior to the first premium due date on or after your 65th birthday.**
- **You have a privilege to renew your policy, exclusive of any riders, after age 65, with a limited benefit period, if you are gainfully employed for at least 30 hours per week for as long as you remain so employed. Premium rates are subject to change.**

The policy will pay you a monthly benefit, starting after the elimination period, while you are totally or residually disabled (as defined in the policy).

Maximum Potential Benefit

The maximum potential benefit for total disability, that you could receive based on this illustration is \$1,525,770.00 ¹

The maximum potential benefit for catastrophic disability, that you could receive based on this illustration is : \$822,150.00

The total maximum potential benefit that you could receive based on this illustration is : \$2,347,920.00 ¹

NOTE: 1. *The maximum potential benefit does not include any benefits that may be purchased under the Guaranteed Insurability Benefit Rider, even if selected. Lifetime Benefits, if selected, are included in the calculation only through age 75.*



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 For issue in the state of:
 Disability Occupational Class:
 Initial IDI Bank Draft Premium:
 Premium Type:

Individual pay
 Utah
 4A
 \$156.51
 Level

Illustrated Coverage Summary

Your representative can advise you on the full range of options available under the policy. Unless otherwise indicated, optional benefits may be continued until the first premium due date on or after your 65th birthday.

Benefit Proposed	Benefit Summary (for more information refer to descriptions in the following pages)	Annual Premium
Base Monthly Benefit Elimination Period: 90 Days Maximum Benefit Period: to Age 65 ¹	\$3,250	\$1,131.98
<u>Optional Benefits/Riders Selected</u>		
Catastrophic Disability Benefit Elimination Period: 90 Days Maximum Benefit Period: to Age 65 ¹	\$1,750	\$35.00
Residual Disability With 24 Month Recovery Elimination Period: 90 Days Maximum Benefit Period: to Age 65 ¹	Pays partial benefits for partial disability	\$339.63
COLA 3% Simple	Benefits increase after first year of disability	\$216.78
Presumptive Total Disability ²	Presumed to be totally and permanently disabled	Included
Guaranteed Insurability	Unit of increase : \$1,000 Total Available : \$7,313	\$129.90
Automatic Increase Benefit	Increases monthly benefit for total disability by 5%	\$0.00
<u>Premium Adjustments</u>		
Financial Documentation Adjustment	5.38% of Premium	\$-99.71
Policy Fee		\$60.00
<u>Annual Premium</u>		\$1,813.58

NOTES: 1. The maximum benefit period for disability that begins at age 61 or later varies by age when disability begins (see policy).
 2. There is no additional charge for the Presumptive Total Disability Rider.



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Your Total IDI Bank Draft Premium

Total IDI Bank Draft Premium, Base Benefit plus All the Selected Riders: \$156.51

Other Premium Modes Available

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Monthly List Bill</u>
Total Initial Premium, Base Benefit plus All the Selected Riders:	\$1,813.58	\$924.93	\$148.69 ¹

Your Total Annualized Premium

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Monthly IDI Bank Draft</u>	<u>Monthly List Bill</u>
Total Annualized Premium, Base Benefit plus All the Selected Riders	\$1,813.58	\$1,849.86	\$1,878.12	\$1,784.28 ¹

Please note that paying your premiums more often than annually (once a year) results in higher yearly premium costs.

Note: 1. List bill premium mode is available to 3 or more applicants with the same employer and/or when 3 or more policies are applied for by one or more persons with the same employer.

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Base Features

The Omni Advantage disability income insurance policy will pay you a monthly benefit, starting after the elimination period, while you are totally disabled or residually disabled, as defined in the policy, but not beyond the maximum benefit period (as stated in the policy). The term "disability" or "disabled", as used herein, means total or residual disability that starts while the policy is in force.

If you die during a continuous period of disability after benefits were paid for 12 months or more, an additional benefit, equal to the amount of the benefit payable for the last month of disability will be paid to your beneficiary for each of the first 3 months after your death.

Definition of Total Disability (Subject to State variations)

Total disability or totally disabled means that due solely to impairment caused by injury or sickness, you are:

- a. Prevented from performing the material and substantial duties of your regular occupation;
- b. Not gainfully employed; and
- c. Receiving appropriate care from a physician who is appropriate to treat the condition causing the impairment

MetLife may waive the requirement of care from a physician if your physician provides documentation acceptable to MetLife that continued care would be of no benefit to you.

Noncancelable and Guaranteed Renewable to Age 65

This means that as long as you pay the premium on time, MetLife cannot change your policy, or its premium rate as stated in the policy, until the first premium due date on or after your 65th birthday.

Renewal Privilege After Age 65 With Limited Benefit Period

Following the first premium due date on or after your 65th birthday, you may continue the coverage under the policy, exclusive of any riders providing additional benefits, as long as:

- 1) You remain gainfully employed for at least 30 hours per week; and
- 2) The premium is paid on time.

You may exercise this privilege only while your policy is in force and you are not disabled. MetLife may require proof on each anniversary that you have continued to be gainfully employed for at least 30 hours per week during the 13 weeks immediately prior to that policy anniversary.

If you continue coverage under this provision, benefits will be paid subject to the same provisions, limitations and exclusions as stated in the policy. The maximum benefit period will be 24 months for total disability starting before your 75th birthday, or 12 months if total disability starts on or after your 75th birthday.

Waiver of Premium

After the earlier of the date you have been disabled for a period of 90 consecutive days; or you satisfy the elimination period, MetLife will waive any premium that becomes due while you remain disabled. Your policy and its benefits will continue as if the premium had been paid. MetLife will also refund any premium paid during the first 90 consecutive days of disability or the period during which the elimination period was satisfied.



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If premiums are being waived and benefits have been payable for 12 months or more, any premiums due during the first 90 days after that period of disability ends will be waived. This additional 90-day waiver of premium will apply only once during a continuous period of disability, including recurrent disabilities. Thereafter, any premium due will be payable.

Transplant Surgery

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

Recurrent Disability

If, after the end of a period of disability for which MetLife paid benefits, you become disabled again, the later period of disability will be deemed a recurrent disability, which is a continuation of the preceding period of disability, unless:

1. You have 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 the total disability is to age 65 or longer; or
2. You have 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 the total disability is shorter than to age 65; or
3. The later period of disability is due to a different or unrelated cause.

If either 1, 2 or 3 applies, the later period of disability will be deemed a new period of disability. A new elimination period must be satisfied and a new maximum benefit period will apply.

If the later period is deemed a recurrent disability, then it is not necessary for you to satisfy a new elimination period. However, disability benefits paid for a recurrent disability are considered a continuation of the preceding period of disability and will be subject to the maximum benefit period that started with the preceding period of disability. If the maximum benefit period had ended with respect to the preceding period of disability, no benefits will be payable for a recurrence of that disability.

Concurrent Disability

If a disability is caused by more than one injury or sickness, whether related or unrelated, which overlap for any time during a continuous period of disability, MetLife will pay benefits as if the disability was caused by one injury or sickness.

Rehabilitation Benefit

While you are receiving disability benefits, MetLife will consider participating in the cost of an occupational rehabilitation program aimed at helping you to return to gainful employment. Such program may include, but is not limited to, an accredited program of professional retraining or recertification. The program may be at your request or MetLife may suggest it. MetLife will continue to pay benefits to you based on terms that MetLife agrees on with you. In no case will MetLife continue benefits beyond the maximum benefit period.



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Suspension During Military Service

If you enter full-time active duty in the military (land, sea or air) service of any nation or international authority, you may suspend the policy. But, you may not suspend the policy during active duty for training lasting 3 months or less. The policy will not be in force while it is suspended and MetLife will not accept premiums for that period. Your policy will be suspended as of the date MetLife receives your written request to suspend the policy. No privileges or options under the policy or any attached riders may be exercised during suspension. MetLife will refund the pro rata portion of any premium paid for a period beyond the date MetLife received your request. Premiums must be paid to the date of suspension.

If your full-time active duty in military service ends before the first premium due date on or after your 65th birthday, you may request that MetLife place the policy back in force without evidence of insurability. Your coverage will start again when we receive:

- 1) Your written request to place the policy back in force; and
- 2) The required pro rata premium for coverage until the next premium due date.

Your request and premium payment must be received by MetLife within 90 days after the date your active duty in the military service ends. Premiums will be at the same rate they would have been had your policy remained in force. 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. In all other respects you and MetLife will have the same rights under the policy as at the time before it was suspended.

Suspension During Unemployment

After the policy has been in force for at least one year from its effective date, you may suspend the policy if you: 1) become unemployed; and 2) receive 8 weeks of governmental unemployment benefits. The policy will not be in force while it is suspended and MetLife will not accept premiums for that period. No privileges or options under the policy or any attached riders may be exercised during suspension.

The suspension will begin when MetLife receives: 1) your written request to suspend the policy; and 2) your certification that you are unemployed and that you have received 8 weeks of governmental unemployment benefits.

MetLife will refund the pro rata portion of any premium paid for a period beyond the date that the suspension begins. Premiums must be paid to the date of suspension.

After the end of a period of suspension, the policy may not be suspended again until 48 months have elapsed from the end of that period of suspension.

The suspension will end at the earlier of: 1) 6 months after the date of suspension at which time you will be notified that the policy has been placed back in force and premiums are then due or 2) the date MetLife receives your written request to end the suspension, subject to evidence satisfactory to MetLife that you are gainfully employed.

You will be required to pay the pro rata premium for coverage until the next premium due date. If the policy is suspended on the first premium due date on or after your 65th birthday, the policy will end at that time and cannot be renewed.

Premiums will be at the same rate they would have been had your policy remained in force. The policy will not cover any loss due to an injury that occurs or a sickness that manifests itself while the policy is suspended. In all other respects you and MetLife will have the same rights under the policy as at the time before it was suspended.



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Time Limit on Certain Defenses (Subject to state variations).

After 2 years from the effective date of the policy or of any policy change or reinstatement no misstatements, except for fraudulent misstatements made by you on the application or on the application for policy change or reinstatement, can be used to void the policy or such policy change or reinstatement, or to deny a claim under the policy or the policy change or reinstatement for a disability starting after the end of such 2-year period.

General Exclusions (Subject to state variations).

Benefits will not be paid for a disability:

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

Preexisting Conditions Exclusion (Subject to state variations).

MetLife will not pay benefits for a disability that starts during the first two years after the effective date of the policy if it was due to a preexisting condition. This exclusion does not apply to any condition that was disclosed and that was not misrepresented in the application and was not excluded by name or specific description.

Preexisting Condition means a sickness or injury for which, in the 5 years prior to the effective date:

1. Medical advice or treatment or care was contemplated, or was recommended by or received from a physician;
or
2. Symptoms existed that would cause an ordinarily prudent person to seek diagnosis, care or treatment.



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Optional Benefits Selected

Your representative can advise you of the full range of optional benefits available under the policy.

The benefits or riders highlighted below are included in the premium amounts for this illustration. Unless otherwise indicated, optional benefits, unless otherwise terminated, may be continued until the first premium due date on or after your 65th birthday. All exclusions and limitations, including the Time Limit on Certain Defenses provision, and the Preexisting Conditions Exclusion, as explained above, apply to the optional benefits.

Presumptive Total Disability Rider

You are presumed to be totally and permanently disabled if an injury or sickness causes your complete irrecoverable and irreplaceable loss of:

- The use of both your hands, both your feet or one hand and one foot;
- The sight of both your eyes;
- Your speech; or
- Your hearing in both ears.

MetLife will consider you to be totally disabled, even if you are able to work and are not receiving medical care by a physician. MetLife will also waive the elimination period (except with respect to any Social Insurance Offset Benefit rider included in your policy).

The benefit for presumptive total disability will be the monthly benefit for total disability shown on the policy schedule page, and will be paid in place of any other total or residual disability benefits.

Cost-of-Living Adjustment (COLA) Rider 3% Simple

If this rider is added to the policy, and if your period of disability lasts for at least one year, MetLife will adjust the monthly benefit for total disability, by substituting the adjusted monthly benefit for total disability for the monthly benefit for total disability. The adjusted monthly benefit for total disability will also apply to the benefit payable for residual disability, transitional disability or a disability under the Your Occupation rider, if included in your policy.

The adjusted monthly benefit for total disability is re-calculated on each anniversary of the start of a period of disability. The adjusted monthly benefit for total disability is computed by multiplying the monthly benefit for total disability by three percent (3%) times the number of completed years of the current disability on the anniversary of the start of a period of disability. This amount will be rounded upwards to the nearest multiple of \$10 and added to your monthly benefit for total disability.

Adjustments stop at 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 your 65th birthday or the second anniversary of the start of a period of disability, if later.



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If the adjustments end because of 1 or 2 above and:

1. You are gainfully employed for at least 30 hours per week; and
2. You have not attained age 60,

you may, within 90 days, add the amount of the last cost-of-living adjustment to the monthly benefit for total disability, provided that you pay the premium for the increased coverage. This premium will be based on the rates in effect for a person of your age at the time the adjustments end because of 1 or 2 above, and your class on the effective date of this rider. Otherwise, benefits payable for a new period of disability will not include the cost-of-living adjustment from the preceding period. In any case, a new first index month and review date will apply to a later period of disability.

Residual Disability Benefit

If this rider is added to the policy, the term "Disability" or "Disabled," as used in the policy, is expanded to include residual disability that starts while the policy and the rider are in force.

You will be eligible to receive the monthly benefit for residual disability when you become disabled due solely to impairment caused by injury or sickness if:

1. Your earnings (as defined in the rider) are reduced by at least 20% of your prior earnings (as defined in the rider); however, if earnings for the month are reduced to 25% or less of prior earnings, the full monthly benefit for total disability will be payable for that month; 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:
 - Prevented from performing one or more of the material and substantial duties of your regular occupation; or
 - Performing the material and substantial duties of your regular occupation, but are not able to perform them more than 80 percent of the time normally required of you; or
 - Engaged in another occupation.

MetLife may waive the requirement of care from a physician if your physician provides documentation acceptable to MetLife that continued care would be of no benefit to you.

Monthly Benefit for Residual Disability

The monthly benefit for residual disability is equal to the percentage reduction in your prior earnings during the month for which benefits are claimed multiplied by the monthly benefit for total disability.

MetLife will continue to pay this benefit until the earliest of:

1. The date you are no longer residually disabled; or
2. The date the maximum benefit period ends.

During the first 6 months during which residual disability benefits are paid, the minimum benefit will be 50% of the monthly benefit for total disability.



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Monthly Recovery Benefit

Recovery or recovered means that following a period of total or residual disability, for which total or residual disability benefits have been paid:

1. You are working full time performing all of the material and substantial duties of your regular occupation. Full time means you are working at least as many hours as you worked before being totally or residually disabled; and
2. Your earnings continue to be reduced by at least 20 percent of your prior earnings; and
3. Your earnings are reduced directly and solely due to the same impairment that caused the total or residual disability.

The monthly recovery benefit is equal to the percentage reduction in prior earnings for the month for which recovery benefits are claimed multiplied by the monthly benefit for total disability.

MetLife will continue to pay this benefit until the earliest of the following dates:

1. The date benefits have been paid for a period equal to the elimination period, plus the period for which disability benefits had been paid;
2. The date 24 months of recovery benefits have been paid;
3. The date the maximum benefit period ends; or
4. The date you no longer satisfy the definition of recovered.

Cost-of-Living Adjustment (COLA) for Disability Benefits

If the COLA rider is added to the policy, MetLife will substitute the adjusted monthly benefit for total disability, as defined in the COLA rider, for the monthly benefit for total disability.

Guaranteed Insurability

If this rider is added to the policy, MetLife will allow you to increase the monthly benefit for total disability, subject to financial underwriting. As of any option date, you may apply for an amount equal to one unit of increase (shown on page 3 of this illustration if this rider is selected) or for a part of that amount. The minimum increase you may apply for is the lesser of the maximum total increase or \$200. Each increase you apply for must be a multiple of \$50.

If all or part of a unit of increase is not used as of any option date, you may carry it over and apply for it on the next option date. You may not carry it over past that next option date. To use all or part of a carried-over unit of increase, you must also apply for all of your current unit of increase.

The total increases applied for on any one option date cannot exceed the maximum total increase specified under the policy. The premium for each increase in the monthly benefit will be at the rate then in effect for new business for your age on the option date and your risk class on the effective date of the rider. Unless you are disabled, all increases will take effect on the applicable option date.

Advanced Option Benefit. On any option date during the advanced option period you may apply for any amount of increase up to the maximum total increase. Any increase for which you apply must be a multiple of \$50.

Advanced option period is the time period from the effective date of this rider to the later of:

- the third option date following the effective date of this rider; or
- the option date on or next following your 40th birthday.

If you exercise the advanced option benefit, there will be no carried-forward unit of increase on the next option date.



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Any increase in benefit under this rider will not be payable for a disability existing on the option date, or for a recurrent disability that is a continuation of a disability that began prior to the option date.

This rider will end on the earliest of:

1. The expiry date;
2. The date the maximum total increase equals zero;
3. The date the policy ends; or
4. The date we receive your written request to end this rider.

Catastrophic Disability Benefit

Catastrophic disability or catastrophically disabled means that due to injury or sickness, you:

1. Have 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. Are totally disabled and have: Alzheimer’s Disease or other irreversible form of senility or dementia; Aphasia; Hemiparesis; Paraplegia; or Quadriplegia.

If this rider is added to the policy, then following the elimination period for catastrophic disability shown on page 3 of this illustration, while you are catastrophically disabled, MetLife will pay you the monthly benefit for catastrophic disability shown on page 3 of the policy. If you are catastrophically disabled as described under item number 1 above, MetLife will waive the elimination period. For the first 12 months for which benefits are payable for catastrophic disability, the benefit will be paid at 120% of the monthly benefit for catastrophic disability. The monthly benefit for catastrophic disability will be paid in addition to any other disability benefit payments under the policy. These benefits will be paid until the earlier of:

1. The date you are no longer catastrophically disabled; or
2. The date the maximum benefit period shown on page 3 of the policy ends.

Cost-of-Living Adjustment (COLA)

If a Cost-of-Living Adjustment for disability benefits (COLA) rider is included in the policy, then MetLife will adjust the catastrophic disability benefits. The adjustment will be made in the manner specified in the COLA rider, with the amount of the catastrophic disability benefit being substituted for the amount of the monthly benefit for total disability in the COLA rider.

Automatic Increase Benefit

If this rider is added to the policy, on each of the first five anniversaries of this rider, your monthly benefit will be increased by an amount equal to 5% of the original monthly benefit for total disability. Your premium will increase based on your attained age on these anniversaries. However, if you are disabled as of any of these anniversaries, the increase in your monthly benefit and premium will take effect 30 days after your disability ends. You may cancel the increase applicable to a given anniversary of this rider with written notice to MetLife at least 60 days before that anniversary.



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This rider will end on the earliest of:

1. The date the policy ends; or
2. The day following the fifth anniversary of this rider; or
3. The date you cancel 2 consecutive annual increases.

Automatic Increase Benefit Rider

Increase	Attained Age	Increase Amount	Increase in Premium
1	38	\$170	\$7.70
2	39	\$170	\$8.18
3	40	\$170	\$8.69
4	41	\$170	\$9.20
5	42	\$170	\$9.74

For policies issued in New York: These policies provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for these policies is at least 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits when averaged over all people with the applicable policy.

This proposal is not a contract or an application for disability income insurance. To apply for disability income insurance, you must complete an application and meet all application and underwriting requirements. Completion of an application for disability income insurance does not guarantee that MetLife will issue a policy to you. If a policy is issued, policy provisions, including premium amounts, may vary from those set forth in this illustration.

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 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.

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Underwriting Requirements



Blood and Urine Test YES



Para-Medical Exam! YES



Personal History Interview YES



Financial Documentation :
(1040 and all supporting schedules) YES

Underwriting Hints:

Always make sure complete answers are provided in the application, with as much detail as possible for the questions in the application regarding:

- Occupation
- Benefits applied for
- Income
- Medical history

Provide all phone numbers in the space provided at the bottom of the application page 10.

DO NOT submit an application for people who:

- Are under age 18 or over age 59
- Are pending surgery

Please pre screen medical history carefully with the IDI Resource Line, particularly the conditions stated below:

- | | |
|------------------------------|--|
| • Heart condition | • Cancer |
| • Diabetes | • Muscle/Joint disorders, Chiropractic visits |
| • Chronic medical conditions | • Psychiatric or psychological disorder, counseling, therapy |
| • Currently on medications | • Severe digestive conditions or Ulcerative Colitis |

Underwriters may request any information deemed necessary.

**If you have any questions regarding Disability Income Insurance call the IDI Resource Line: 1-800-929-1492.
FOR REPRESENTATIVE'S USE ONLY - NOT FOR USE WITH THE GENERAL PUBLIC**

Notes: 1. *If an exam is required, MetLife will not repeat medical questions on the Personal History Interview.*



Disability Income Insurance Policy (Omni Advantage) IDI 2000 - P/NC

Insured: Sample Client
Male, 37, Nonsmoker
Base Monthly Benefit:

\$3,250

Taxation Criteria:
For issue in the state of:
Disability Occupational Class:
Initial IDI Bank Draft Premium:
Premium Type:

Individual pay
Utah
4A
\$156.51
Level

Alternate Premiums Illustration

This Report illustrates alternate premiums for the same policy design when different combinations of elimination periods and benefit periods are selected.¹

Mode of Payment: IDI Bank Draft Premium

<u>Elimination Period</u>	<u>Maximum Benefit Period</u>			
	<u>Two Years</u>	<u>Five Years*</u>	<u>To Age 65*</u>	<u>To Age 70*</u>
60 days	\$87.51	\$186.02	\$319.78	\$356.72
90 days	\$44.02	\$91.73	\$156.51	\$178.82
180 days	\$40.50	\$86.16	\$148.91	\$170.69
365 days	N/A	\$79.23	\$138.16	\$158.94
730 days	N/A	N/A	\$123.19	\$141.94

Maximum Benefit Period based on the Age at which disability begins for the 5-year, To Age 65 and To Age 70 Benefit Periods*

Age when disability begins	Maximum benefit period based on Age - 5-year Benefit Period	Maximum benefit period based on Age - To Age 65 Benefit Period	Maximum benefit period based on Age - To Age 70 Benefit Period
Before age 61	5-years	To Age 65	To Age 70
At age 61, before age 62	48 months	48 months	To Age 70
At age 62, before age 63	42 months	42 months	To Age 70
At age 63, before age 64	36 months	36 months	To Age 70
At age 64, before age 65	30 months	30 months	To Age 70
At age 65, before age 75	24 months	24 months	24 months
At or after age 75	12 months	12 months	12 months

¹ PLEASE NOTE: Some optional benefits selected for this illustration may not be available under all combinations shown. The premium shown reflects the optional benefits available. Please ask your representative for details.

***The maximum benefit period varies by age when disability begins for the 5-year, To Age 65 and To age 70 benefit periods**

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Disability Income Insurance Policy (Omni Advantage) IDI 2000 - P/NC

Client Tab

Insured

Name: Sample Client

Age

Date of Birth: 6/5/1972

Gender

Gender: Male
Unisex: No

Risk Class

Nonsmoker

Issue

State of Issue: Utah
Occupational Class: 4A
Benefit Taxation: Individual pay
Existing Disability Coverage: No

Financial Underwriting

Annual Earned Income: \$60,000
Financial Disclosure Adjustment: Yes

Employment

Retirement Age: 65
Annual Salary Increase: 4%

Note: *FOR REPRESENTATIVE'S USE ONLY*



Disability Income Insurance Policy (Omni Advantage) IDI 2000 - P/NC

Plan Design Tab

Benefit Design

Monthly Benefit Amount:	\$3,250
Elimination Period:	90 Days
Maximum Benefit Period:	Age 65
Lifetime:	No

Additional Monthly Benefit

Monthly Benefit Amount:	\$0
Elimination Period:	90 Days
Maximum Benefit Period:	Age 65
Lifetime:	No

Optional Rider Design

Cost of Living Adjustment:	None
Residual Disability:	With 24 Month Recovery
Transitional Your Occupation:	None

Social Insurance Offset Benefit

Monthly Benefit Amount:	\$0
Elimination Period:	90 Days
Maximum Benefit Period:	Age 65

Additional Rider Design

Guaranteed Insurability Benefit:	\$1,000
Your Occupation Rider:	No
Refund Of Premium:	No

Premium Design

Premium Type:	Level
Payment Mode:	IDI Bank Draft

Note: *FOR REPRESENTATIVE'S USE ONLY*