



# MetLife

## Help your clients get the right amount of coverage at a flexible cost

Some of your clients may find disability income insurance too costly to consider as part of their overall protection plan. With MetLife's new Disability Income Term Premium Conversion (TPC) Rider, your clients can have lower initial term premiums and level premiums in one policy so you can help your client get the right amount of protection for their needs.

With more and more people reporting that they are living paycheck to paycheck,<sup>1</sup> you may find that your clients are looking to you for advice on how to get the most out of their insurance premium budget. MetLife Disability Income (DI) now has a solution to this commonly encountered concern with its new TPC Rider.

### MetLife's DI TPC Rider Can Help Make the Policy More Affordable

Term life insurance is known for being a more affordable life insurance solution for younger families. The DI TPC rider applies the same concept to disability income insurance. When your clients choose this rider, a portion or all of the total disability premium can be paid with term premiums—and since the initial term premium rate is less than the initial level premium rate—your client may be able to:

- Cover a higher percentage of their income than they could with a level premium policy
- Purchase valuable optional benefits

The new TPC Rider is available on MetLife's OMNI **Advantage**, **Essential** and **Select** policies.

#### TPC RIDER DESCRIPTION

<b>ISSUE AGES:</b>	18–50 <sup>2</sup>
<b>OCCUPATIONAL CLASSES:</b>	All—B, A, 2A, 3A, 4A/4M, 5D/5I, 5A/5S/6S
<b>TERM PREMIUM PERIODS:</b>	1, 5, 10, 15 and 20 year term premium periods <sup>2</sup> (After the end of the term premium period, any term premium that has not been converted to level premium will increase on an annual basis.)
<b>ISSUE AND PARTICIPATION LIMITS:</b>	Standard Issue and Participation Limits for each occupational class.
<b>CONVERSION PRIVILEGES:</b>	All or part of the term premium paid can be converted to a level premium on any policy anniversary prior to the insured's 56th birthday. <sup>3</sup> Conversions will be to existing policy, no additional/new policy issue required.

## Flexibility for Future Needs

Additionally, as your client's salary increases over time, you can recommend a different mix of term and level premiums that may be more appropriate in light of changed financial circumstances. This flexibility to convert to a level premium is available on any policy anniversary prior to the insured 56th birthday.

With over 85 years of experience in the individual disability income insurance business and financial strength ratings that are among the highest in the industry,<sup>4</sup> MetLife is committed to providing high quality, flexible income and business protection solutions to you and your clients.

For questions about this new rider, please contact:

**For more information, contact:**

**For illustrations, contact:**

<sup>1</sup> MetLife 8th Annual Study of Employee Benefits Trends, 2010.

<sup>2</sup> The 1- and 5-year term premium periods are available up to issue age 50. The 10-year term premium period is available up to issue age 45. The 15-year term premium period is available up to issue age 40 and the 20-year term premium period is available up to issue age 35. The Priority Plus policy will be discontinued for sale with the introduction of the New DI Term Premium Conversion Rider.

<sup>3</sup> The minimum monthly benefit amount that may be converted from term premium to level premium is \$300 and must be a multiple of \$50.

<sup>4</sup> For current ratings information and a more complete analysis of the financial strength of Metropolitan Life Insurance Company, please go to [www.metlife.com](http://www.metlife.com) and click on "About MetLife," "Ratings."

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