

Fast. Easy. Efficient.

MetLife Disability Income's Simplified Underwriting Program



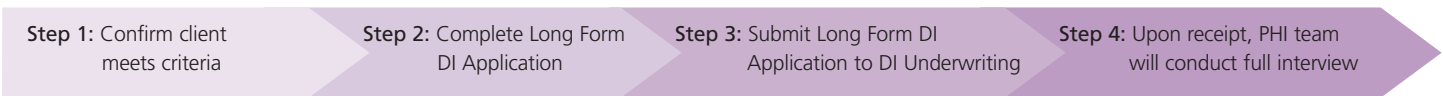
MetLife®

MetLife Disability Income's (DI) Simplified Underwriting Program can help you increase your sales and enhance existing client relationships. The Simplified Underwriting Program will make protecting your client's most valuable asset easy and efficient.

The Simplified Underwriting Program is available to:

- Occupational classes 2A and above
- Small non-GSI multilife cases (OMNI Select or Essential)
- Single sale cases (OMNI Advantage or Essential)
- Business Overhead Expense (BOE) product (Expense Plus)

Simplified Underwriting Process in 4 Easy Steps



Simplified Underwriting Program Overview

| | MetLife DI | MetLife BOE |
|--------------------------------|--|--|
| Issue Age | Up to age 50 | Up to age 50 |
| Occupational Class | 2A and above | 2A and above |
| Income requirements | Min \$30,000 | Min \$30,000 |
| Elimination Period | 90 days or longer | 90 days or longer |
| Benefit Period | 2 year, 5 year, to age 65 (To Age 70 or Lifetime not available) | 12 months |
| Maximum Monthly Benefit | \$3,000/month (Subject to usual I&P) | \$7,500/month (Subject to usual covered expenses) |
| Available Options | All except GIO, AIB or compound COLA | None |
| Income Documentation | None | None (other than expense data noted on application) |
| Exam or Labs | None | None |
| APS | None | None |
| PHI | Yes | Yes |
| Other | None | For self-employed—no more than 3 owners and/or 5 employees |
| I&P Limits | If other DI coverage inforce or applied for, maximum under the Simplified Underwriting Program is \$3,000/month from all sources If other coverage inforce or available is Group LTD, maximum under the Simplified Underwriting Program is \$3,000/month over the LTD amounts | N/A |

For cases processed under the Simplified Underwriting Program, MetLife's goal is to review 100% of applications within 48 hours of completion of the Personal History Interview (PHI).

Simplified Underwriting Program not available in California.

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

0710-6124 1900030398(1007) L11075778(exp1108)(xCA)
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For more information, contact:

For illustrations, contact: