Applying for Disability Insurance with Few Underwriting Requirements

MetLife is committed to providing solutions that help you protect the income you rely on and work so hard for. The Simplified Underwriting Program (SUP) makes it easier and faster for you to get the coverage you need by reducing the underwriting process and the requirements you need to provide.

To find out if you qualify, simply complete a full application (Parts A and B) and go through a short phone interview (generally around 15 minutes). If your responses qualify you for the Simplified Underwriting Program, you will not need to provide additional financial documentation, medical reports or exams. This means your underwriting process will be completed faster — usually within 24-48 hours of receipt.

Basic Requirements for Simplified Underwriting

<table>
<thead>
<tr>
<th>Age 18-50</th>
<th>At least $30,000 income</th>
<th>Occupational class 2A or above²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apply for a MetLife Income Guard℠, Omni Essential, Advantage or Select³ policy with the following features:</td>
<td>Apply for an Expense Plus policy⁴ with the following features:</td>
<td></td>
</tr>
<tr>
<td>• Elimination Period of 90 days or longer⁴</td>
<td>• Elimination Period of 90 days or longer</td>
<td></td>
</tr>
<tr>
<td>• Any Maximum Benefit Amount except to age 70</td>
<td>• Maximum Benefit Period up to 12 months</td>
<td></td>
</tr>
<tr>
<td>• Maximum Monthly Benefit up to $3,000</td>
<td>• Maximum Monthly Benefit up to $7,500 (subject to usual covered expenses)</td>
<td></td>
</tr>
</tbody>
</table>

If you own, or have applied for additional DI coverage, the maximum benefit limit under SUP is $3,000/month from all sources. If other DI coverage is Group Long-Term Disability (LTD), the maximum benefit is $3,000/month over the LTD amounts.

• No Guaranteed Increase Option or Lifetime Benefit Rider. For MetLife Income Guard, either the Automatic Increase Benefit or the Life Event rider can be added, but not together.

Elimination Period — the length of time you need to be disabled before your benefits begin

Maximum Monthly Benefit — the largest amount that your benefits could pay each month

For more information about the Disability Insurance Simplified Underwriting Program, contact your financial professional today.
Like most disability insurance policies, MetLife’s policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your representative about costs and complete details.

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.

All policies, riders and provisions may not be available in all states, at all issue ages and to all occupational classes. Ask your financial professional for complete details. Eligibility is subject to underwriting approval.

Disability income insurance is issued by Metropolitan Life Insurance Company on IDI2000-P/NC, IDI2000-P/NC-ML, IDI2000-P/GR, AH 5-88, AH 6-90, IDIP12-01-IDIP12-08, AH 7-96-CA and AH 8-96-CA. June 2013

1 An application will be determined ineligible if you answer “yes” to specific questions. Ask your financial professional for more detailed information.

2 Ask your financial representative for more information about which occupational class your job falls into.

3 MetLife Income Guard is not available in all states. OMNI Advantage and Select are only available in states where MetLife Income Guard is not yet approved. OMNI Select is only available through an approved MultiLife case.

4 730-day Elimination Period is not available with a 2-year or 5-year Benefit Period.

5 If applying for Business Overhead Expense coverage, there is expense data required on the application.

• Not FDIC-Insured • Not Insured By Any Federal Government Agency • Not Guaranteed by Any Bank or Credit Union