

Product Update

MetLife

June 2015

More Coverage with Less Restrictions

Recent changes mean clients applying for disability insurance (DI) with MetLife can now get more coverage under some of our easiest and most popular underwriting programs:

- **Starting Practice Limits**

Starting Practice Limits offer DI coverage to professionals just beginning their careers, regardless of their current income or financial documentation. MetLife is increasing these limits for both individual DI and Business Overhead Expense (BOE) in several key professions:

	Starting Practice Monthly Benefit Limits ¹			
	Individual DI		BOE	
	Then	Now	Then	Now
First-Year Attorney	\$4,000	\$6,500	\$4,000	\$10,000
First-Year Optometrist	\$4,000	\$5,500	\$4,000	\$10,000
First-Year Veterinarian	\$4,000	\$5,000	\$4,000	\$10,000
First-Year CPA	\$4,000	\$5,000	\$4,000	\$10,000
First-Year Engineer	\$4,000	\$5,000	\$4,000	\$10,000
First-Year Architect	\$4,000	\$5,000	\$4,000	\$10,000
First-Year Pharmacist	\$4,000	\$5,000	\$4,000	\$10,000

Applying the new limits:

Until updates are available in MetLife SolutionsSM, illustrations should be run without selecting the *Starting practice limits* option. Instead, please use the income and expense information that would typically qualify the client for the requested benefit amount.

- **Simplified Underwriting Program**

In line with our reputation as an industry leader in coverage amounts, MetLife has increased the issue limits and expanded amounts available by age under the Simplified Underwriting Program.

Individual DI	Then	Now
Monthly Benefit for Ages 18-45	\$6,500	\$7,500
Maximum Benefit Period	To age 67	To age 70
BOE	Then	Now
Maximum Monthly Benefit for Ages 46-50	Up to \$7,500	Up to \$10,000 for all ages 18-50

Please Note: For issue ages 46-50, the maximum monthly benefit amount for individual DI remains \$3,000.

Continued >

The Simplified Underwriting Program makes it easier for clients to get the income protection they need by requiring no additional medical or financial documentation. An application and a telephone interview may be all that's needed.

Applying the new limits:

Producers should continue to follow the SUP guidelines on age and income when running quotes in MetLife Solutions. However, until updates can be made later this year, illustrations should be run without selecting the Simplified Underwriting option.

**For help or further explanation on these changes, please contact the Sales Desk:
MetLife Premier Client Group: 1-800-453-0987, prompt 1
Third Party Distribution/Brokerage: 1-800-506-0896**

¹ Any existing, inforce coverage will be subtracted from the above limits, regardless of occupation. For first year physicians, fellows, residents, and interns, only inforce individual coverage will be subtracted from the limits above. For first year physicians applying for a benefit amount higher than the stated starting practice limit, both group and individual coverage will be subtracted from our participation limits. Contact your representative for additional details.

Disability insurance is issued by Metropolitan Life Insurance Company, New York, NY 10166. All policies, riders and provisions may not be available in all states, at all issue ages and to all occupational classes.

MetLife

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

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