

# MetLife Income Guard<sup>SM</sup> Specialty Your Occupation Language



# MetLife

**As a medical or dental professional, you've devoted a large part of your life to studying and practicing in a specialty. Have you thought about the consequences if you were suddenly unable to perform that specialty?**

- Could you continue to earn a living comparable to what you're used to?
- Do you have debts for education or other expenses that will be difficult to pay off without the income from your specialized field?
- What would happen to the lifestyle you've worked so hard to achieve?
- Who relies on you?

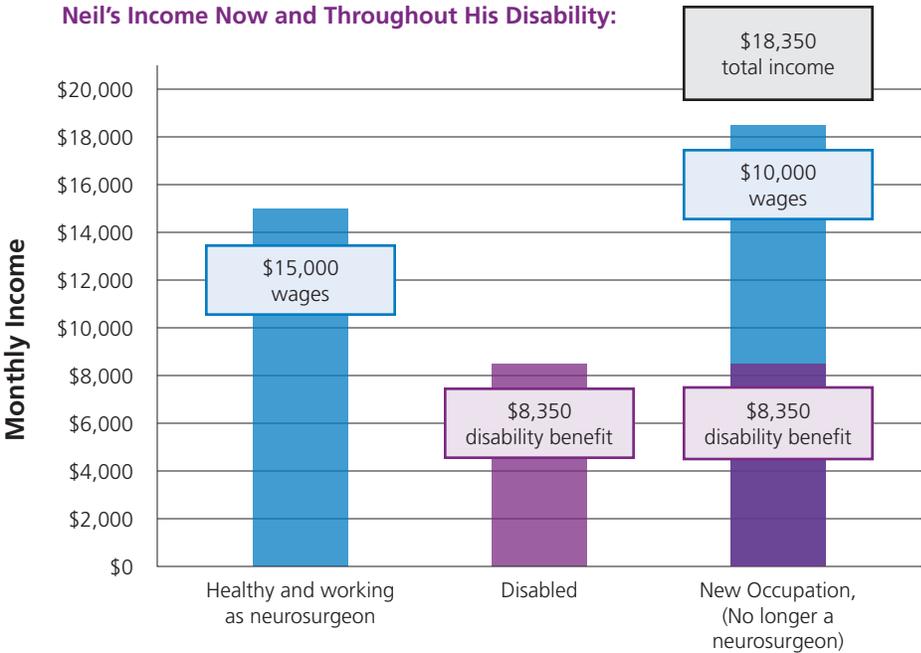
**MetLife has a solution.** If you're concerned about the consequences of not being able to perform your chosen specialty, MetLife's Specialty Your Occupation language can help. Even if you are employed in another occupation, you will be eligible to receive a disability benefit as long as, due to illness or injury, you are unable to perform the material and substantial duties of your regular occupation, and you are under the appropriate care of a physician. MetLife will consider the material and substantial duties you are performing, including those of a professionally recognized specialty (or specialties, if more than one) in medicine or dentistry, immediately prior to the time you become disabled to be the material and substantial duties of your regular occupation.

**Let's look at an example.** 

Neil worked as a neurosurgeon before he suffered a disabling injury. Although he recovered well, he lost much of the fine motor skills in his hands and can no longer perform the material and substantial duties of his regular occupation that he was performing prior to becoming disabled, including those involving neurosurgery.

Neil decided to take his experience as a neurosurgeon and start a medical consulting firm. **Because his MetLife Income Guard disability insurance policy contains the Specialty Your Occupation language, Neil will continue to receive his full disability benefit as long as he remains totally disabled, regardless of how much he makes in his new occupation.\***

**Neil's Income Now and Throughout His Disability:**



*Continued >*

## Why MetLife?

At MetLife we're working hard when you can't to provide you with income when you need it most. We have the experience, commitment and resources to help you safeguard the things that matter most to you. Discover the protection of disability insurance backed by the strength of MetLife.

**For more information, contact your financial professional today.**

\*This is a simplified hypothetical example only and is not intended to illustrate the outcome of any actual claim that may be submitted under the MetLife Income Guard policy. Any actual claim will be evaluated based on its specific facts and circumstances. In this example, it is assumed that Neil meets all other terms of the policy to be considered Totally Disabled.

Like most disability income 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.

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

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.

Disability income insurance is issued by Metropolitan Life Insurance Company on IDIP12-01 and IDIP12-02. June 2013

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

# MetLife

**Metropolitan Life Insurance Company**  
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 *MetLife*  
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