

MetLife Disability Income Insurance SelectorSM

Questionnaire

PATENT PENDING



MetLife



protecting your income

The MetLife Disability Income Insurance SelectorSM can help establish a starting point for a discussion about developing a plan to protect your income in the event you become unable to work.

By answering a few questions about your attitudes and personal preferences toward certain policy features, we can help you plan for the unforeseen and protect the lifestyle that you've worked so hard to achieve.

Name: _____ Date: _____

Part I - How much is enough?

Purchasing disability income insurance is a responsible way of protecting your family should you lose the ability to work. We will now explore how much money you would need to replace in order for you and your family to live the lifestyle you now enjoy.

We will determine this by first calculating how much money you would potentially earn if you were to work until age 65. Next we will identify an appropriate monthly benefit amount, and last we will develop a plan tailored to your individual needs.

Your Human Earnings Value

Let's first consider how much money you can earn in your lifetime. As you can see by the chart below, most people would say that their ability to earn an income is one of their most valuable assets. I think you'll agree that this is an asset worth protecting.

CURRENT AGE	ANNUAL EARNED INCOME								
	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000
30	\$853,860	\$1,280,774	\$1,707,681	\$2,134,576	\$2,561,500	\$2,988,418	\$3,415,359	\$3,842,277	\$4,269,200
35	\$748,672	\$1,122,995	\$1,497,310	\$1,871,617	\$2,245,948	\$2,620,274	\$2,994,620	\$3,368,945	\$3,743,276
40	\$638,330	\$957,483	\$1,276,630	\$1,595,771	\$1,914,931	\$2,234,088	\$2,553,260	\$2,872,417	\$3,191,576
45	\$522,579	\$783,859	\$1,045,135	\$1,306,405	\$1,567,693	\$1,828,976	\$2,090,268	\$2,351,553	\$2,612,837
50	\$401,154	\$601,726	\$802,295	\$1,002,857	\$1,203,435	\$1,404,007	\$1,604,584	\$1,805,160	\$2,005,735

Human Earnings Value is the present value of the capital that would be needed today to replace a lifetime of earned income to age 65.

This value assumes:

- 4% annual compound salary increase
- 5% annual investment rate of return
- 25% tax rate

Instructions

Estimate Human Earnings Value by determining age and income. For income levels or ages that aren't represented, estimate based on actual age and income or ask your representative to use MetWINS for a customized report.

Age:

Income:

Estimated Human Earnings Value:

Determining Monthly Benefit

Next we will identify an appropriate monthly benefit for a DI plan. We will do this by finding your annual and monthly income on the chart at right.

Annual Earned Income	Monthly Earned Income	Maximum Available Monthly Tax Free* Benefit (With No Other Disability Coverage)
\$40,000	\$3,333	\$2,150
\$45,000	\$3,750	\$2,450
\$50,000	\$4,166	\$2,700
\$55,000	\$4,583	\$3,000
\$60,000	\$5,000	\$3,250
\$65,000	\$5,417	\$3,500
\$70,000	\$5,833	\$3,800
\$75,000	\$6,250	\$4,050
\$80,000	\$6,667	\$4,350
\$85,000	\$7,083	\$4,600
\$90,000	\$7,500	\$4,900
\$95,000	\$7,917	\$5,000
\$100,000	\$8,333	\$5,000
\$105,000	\$8,750	\$5,000
\$110,000	\$9,167	\$5,050
\$115,000	\$9,583	\$5,250
\$120,000	\$10,000	\$5,500
\$125,000	\$10,417	\$5,750
\$130,000	\$10,833	\$5,950
\$135,000	\$11,250	\$6,200
\$140,000	\$11,667	\$6,400
\$145,000	\$12,083	\$6,650
\$150,000	\$12,500	\$6,900
\$155,000	\$12,917	\$7,100
\$160,000	\$13,333	\$7,350
\$165,000	\$13,750	\$7,550
\$170,000	\$14,167	\$7,800
\$175,000	\$14,583	\$8,000
\$180,000	\$15,000	\$8,250
\$185,000	\$15,416	\$8,500
\$190,000	\$15,833	\$8,700
\$195,000	\$16,250	\$8,950
\$200,000	\$16,666	\$9,150

* Assumes premiums are paid with after-tax dollars.

Annual Earned Income	
Monthly Earned Income	
Maximum Available Monthly Benefit	

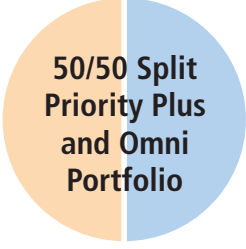
Part II. What Type of Policy is Most Appropriate for You?

The following statements will help us determine the type of disability insurance policy or policies that would best suit your particular needs. These statements are designed to take into account your occupation, as well as your preferences regarding premium payments, in order to determine the most appropriate policy or policies to meet your needs.

Circle Your Responses			
1. I work in an occupation with primarily hands-on manual duties, such as a tradesman, builder, plumber, chef, custodian or any other similar type of manual occupation; or as a chiropractor or podiatrist.	Agree	Unsure	Disagree
2. I prefer a policy with premiums that are not scheduled to increase, rather than one with a lower initial premium that increases each year and eventually costs more.	Agree	Unsure	Disagree
3. I don't want to commit to the expense of a level premium policy today, however I'd like to guarantee the right to buy it in the future should my situation change.	Agree	Unsure	Disagree

Working with your representative, record your answers from Section II in the table below. Add your score to determine the best type of policy – or policies – for your situation.

Statement	Agree	Unsure	Disagree	Your Answer
1.	5	0	0	
2.	3	2	1	
3.	1	2	3	
Total Score ▶				



2 points	3-5 points	6 points	7-11 Points
<p>100% Priority Plus</p> <p>Your primary concern is cost, and you would like to own the most affordable type of policy today, even though that means your premium will increase each year. A disability portfolio of 100% Priority Plus with the option of future conversion may be most appropriate for you.</p> <p>You do not need to complete Section III.</p>	<p>50/50 split Priority Plus and Omni Portfolio</p> <p>Your answers show that you might like the idea of owning a policy with a level premium schedule; however you also have some concerns around cost. A disability income insurance portfolio consisting of equal amounts of Priority Plus and Omni may be most appropriate for you. Your representative can help develop a combination of these two policies that best meets your situation.</p> <p>Please complete Section III.</p>	<p>100% Omni Portfolio</p> <p>Based on your answers, the most appropriate disability insurance portfolio for your situation is 100% Omni.</p> <p>Please complete Section III.</p>	<p>100% Omni Essential</p> <p>Based on your current occupation, the most appropriate disability insurance portfolio for your situation is 100% Omni Essential.</p> <p>You do not need to complete Section III.</p>

Part III. Advantage or Essential?

Circle Your Response			
4. I would like my policy's level premium schedule to be guaranteed with no chance of premiums going up before age 65, even though it will take a greater initial financial commitment.	Agree	Unsure	Disagree

Agree	Your answers show that you prefer the guarantee of knowing your policy premiums will never increase prior to age 65. An Omni Advantage policy may be most appropriate for you.
Unsure/Disagree	Your answers show that cost is a concern and you'd prefer a policy that provides a solid base of income protection with a scheduled level premium. An Omni Essential policy may be most appropriate for you. It's important to understand that while Essential policy premiums are scheduled to be level, MetLife can change premium rates on a class basis.

CONGRATULATIONS!

YOU HAVE COMPLETED THE METLIFE DISABILITY INCOME INSURANCE SELECTORSM. YOU SHOULD HAVE A BETTER IDEA OF WHERE TO START WHEN EVALUATING YOUR OPTIONS FOR DISABILITY INSURANCE. THIS POLICY DESIGN IS A STARTING POINT TO BEGIN A DISCUSSION ABOUT ALL POLICY OPTIONS.

THERE ARE A NUMBER OF ADDITIONAL FEATURES AND BENEFITS THAT YOUR REPRESENTATIVE WILL DISCUSS WITH YOU TO TAILOR A PLAN TO MEET YOUR NEEDS.

TRUST THE STRENGTH OF METLIFE

- Since 1868, MetLife has been one of the largest and most respected financial institutions in the U.S.
- MetLife's financial strength ratings are among the highest in the industry.*

*For current ratings information and a more complete analysis of the financial strength of Metropolitan Life Insurance Company, please go to www.metlife.com and click on "About MetLife", "Ratings."

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.

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.

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For the **if in life**[®]

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