

POLICY	OMNI ADVANTAGE	OMNI ESSENTIAL	RETIREMENT SAVINGS DISABILITY INCOME INSURANCE (RSDII)
KEY FEATURES	<ul style="list-style-type: none"> • Noncancelable & Guaranteed Renewable to age 65 • Maximum flexibility in benefits & premiums • Extensive selection of optional benefits including Your Occupation 	<ul style="list-style-type: none"> • Guaranteed Renewable to age 65, or for 5 policy years if later • Lower cost alternative to OMNI Advantage • Wide selection of optional benefits 	<ul style="list-style-type: none"> • Advantage: Noncancelable and Guaranteed Renewable to age 65 • Essential: Guaranteed Renewable to age 65 • Helps to cover the loss of an insured's retirement contributions and any employer match in the event of a disability. • Benefits are paid to a trust and distributed at the later of retirement or age 65.
STATE AVAILABILITY	All states EXCEPT California	All states EXCEPT California	Available in all states EXCEPT CA, LA, MN, NJ and VT
ISSUE AGES	18–59	18–59	18–59
OCCUPATIONAL CLASSES	6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A and 2A	6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A and B	6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M and 3A
BENEFIT PERIODS	2 years, 5 years, to age 65 and to age 70	2 years, 5 years, to age 65 and to age 70	5 years or to age 65
ELIMINATION PERIODS	60, 90, 180, 365 and 730 Days	60, 90, 180, 365 and 730 Days	180 and 365 Days
DEFINITION OF TOTAL DISABILITY ⁴	<p>Prevented from performing the material and substantial duties of the insured's regular occupation; not gainfully employed; and receiving appropriate care by a physician.</p> <p>After the regular occupation period: prevented from performing any occupation for which the insured is or becomes reasonably fitted by education, training, or experience; not gainfully employed; and receiving appropriate care by a physician.</p>	<p>Prevented from performing the material and substantial duties of the insured's regular occupation; not gainfully employed; and receiving appropriate care by a physician.</p> <p>After the regular occupation period: prevented from performing any occupation for which the insured is or becomes reasonably fitted by education, training, or experience; not gainfully employed; and receiving appropriate care by a physician.</p>	<p>Prevented from performing the material and substantial duties of the insured's regular occupation; not gainfully employed; and receiving appropriate care by a physician.</p>
RESIDUAL DISABILITY	Available by optional rider. Provides partial benefits if the insured's disability causes earnings loss of 20% or more.	Available by optional rider. Provides partial benefits if the insured's disability causes earnings loss of 20% or more.	N/A
MENTAL, NERVOUS & SUBSTANCE ABUSE DISORDERS	Considered as any other illness.	Limited to a 24-month lifetime benefit. If institutionalized or hospitalized, limitation will not apply to that period.	<ul style="list-style-type: none"> • Advantage: Considered as any other illness. • Essential: Limited to a 24-month lifetime benefit. If institutionalized or hospitalized, limitation will not apply to that period.
DISCOUNTS	List Bill Discount of 5% for 3 or more lives.	List Bill Discount of 5% for 3 or more lives.	List Bill Discount of 5% for 3 or more lives.
PREMIUMS ⁵	Sex-distinct, level premiums ⁶	Sex-distinct, level premiums ⁶	Sex-distinct, level premiums ⁶

Some benefit periods, elimination periods and optional benefits are not available to all occupational classes or in all states. Please contact your representative for details.

⁴ The length of the "Own Occupation" period is based on occupational class, benefit period and policy type. (Not applicable to Buy-Sell.)

⁵ Essential and RSDII Essential premiums may be raised on a class basis.

⁶ In MT, unisex rates apply.

⁷ For Fully Underwritten MultiLife, 2A and 3A occupational classes may be included in the group and be eligible for the MultiLife discount if they do not make up more than 20% of the overall eligible group. 2A are only included on a GSI case as part of a large employer-paid case. Ask your representative about additional details.

⁸ The length of the "Own Occupation" period is based on occupational class, benefit period and policy type.

	BUSINESS MARKET		MULTILIFE MARKET	
POLICY	EXPENSE PLUS 2005	BUY-SELL	OMNI SELECT	OMNI ESSENTIAL
KEY FEATURES	<ul style="list-style-type: none"> • Noncancelable & Guaranteed Renewable to age 65 • A reimbursement policy designed for the Small Business Owner Market • Benefit amounts up to \$30,000 	<ul style="list-style-type: none"> • Noncancelable & Guaranteed Renewable to age 65 • Benefit amounts up to \$2 million¹⁰ 	<ul style="list-style-type: none"> • High quality benefit definitions • Guaranteed Standard Issue (GSI) available down to 5 lives on employer-paid cases and 50 lives on voluntary cases¹³ • Broad selection of optional benefits 	<ul style="list-style-type: none"> • Lower cost alternative to OMNI Select • High quality benefit definitions • Broad selection of optional benefits • Guaranteed Standard Issue (GSI) available down to 5 lives on employer-paid cases, 50 lives on voluntary cases¹³
STATE AVAILABILITY	All states EXCEPT California	All states EXCEPT CA and MT	All states EXCEPT California	All states EXCEPT California
ISSUE AGES	18–59	18–59	18-70	18-70
OCCUPATIONAL CLASSES ⁷	6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A and B	6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A, 2A, A and B	6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A and 2A	6S, 6A, 5A, 5S, 5D, 5I, 4A, 4M, 3A and 2A
BENEFIT PERIODS	12, 18 and 24 months	Lump sum benefit payment; installments of 12, 24, 36, 48 or 60 months; or down payment method available	2 years, 5 years, to age 65 and to age 70	2 years, 5 years, to age 65 and to age 70
ELIMINATION PERIODS	30, 60 and 90 Days	365, ¹¹ 547 and 730 Days ¹²	90, 180, 365 and 730 Days	90, 180, 365 and 730 Days
DEFINITION OF TOTAL DISABILITY ⁸	Not able to perform the material and substantial duties of the insured's regular occupation and must be receiving appropriate care by a physician.	Prevented from performing the material and substantial duties of the insured's regular occupation; not performing any work for the business; and receiving appropriate care from a physician.	Prevented from performing the material and substantial duties of the insured's regular occupation; not gainfully employed; and receiving appropriate care by a physician. After the regular occupation period: prevented from performing any occupation for which the insured is or becomes reasonably fitted by education, training, or experience; not gainfully employed; and receiving appropriate care by a physician.	Prevented from performing the material and substantial duties of the insured's regular occupation; not gainfully employed; and receiving appropriate care by a physician. After the regular occupation period: prevented from performing any occupation for which the insured is or becomes reasonably fitted by education, training, or experience; not gainfully employed; and receiving appropriate care by a physician.
RESIDUAL DISABILITY	Provides a portion of the benefit if a partial disability causes the insured to lose at least 20% of their gross monthly revenue.	N/A	Available by optional benefit. Provides partial benefits if the insured's disability causes earnings loss of 20% or more.	Available by optional benefit. Provides partial benefits if the insured's disability causes earnings loss of 20% or more.
MENTAL, NERVOUS & SUBSTANCE ABUSE DISORDERS	Considered as any other illness.	Considered as any other illness.	<ul style="list-style-type: none"> • For fully underwritten cases, considered as any other illness. • GSI cases are limited to a 24-month lifetime benefit. If institutionalized or hospitalized, limitation will not apply to that period. This limitation can be removed by an optional benefit rider. 	Limited to a 24-month lifetime benefit. If institutionalized or hospitalized, limitation will not apply to that period. For GSI cases, this limitation can be removed by an optional benefit rider.
DISCOUNTS ⁹	List Bill Modal Factor available.	Business Owner Discount of 15% for 2 or more lives.	<ul style="list-style-type: none"> • Fully Underwritten MultiLife discount up to 20% available • GSI discount up to 35% available 	<ul style="list-style-type: none"> • Fully Underwritten MultiLife discount up to 20% available • GSI discount up to 35% available
PREMIUMS	Sex-distinct, level premiums ⁶	Sex-distinct, level premiums	Unisex rates, level premiums	Unisex rates, level premiums ¹⁴

⁹ Discounts depend on the specific circumstances of the case.

¹⁰ Amounts up to \$2.5 million MAY be considered for occupational classes 6A and 5A subject to prior underwriting approval. Consideration of amounts in excess of \$2.5 million may require additional medical and financial information.

¹¹ 365 day EP not available in FL.

¹² Maximum issue amount can be limited by elimination period. Contact your representative for details.

¹³ Less than 50 lives will be considered on a case-by-case basis depending on the make up of the group and if it is employee- or employer-paid.

¹⁴ Premiums may be raised on a class basis.

Optional Benefits Summary¹⁵

RESIDUAL DISABILITY — Issue Ages 18–59

OMNI Advantage, OMNI Essential, OMNI Select

This option provides partial benefits, under certain conditions, if the insured's disability causes a 20% or more loss of earnings. For OMNI Advantage, OMNI Essential and OMNI Select, the Residual Recovery Benefit, if chosen, allows the insured to continue receiving benefits for up to 24 or 36 months, as selected, if the insured continues to experience an earnings loss of at least 20%, due to the same impairment that caused the disability, after returning to work full time. (For OMNI Essential, not available to occupational classes A & B.)

YOUR OCCUPATION — Issue Ages 18–45

OMNI Advantage, OMNI Select

A monthly benefit will be paid if the insured is prevented from performing the material and substantial duties of his/her regular occupation, but is gainfully employed in another occupation, as long as the insured is under the appropriate care of a physician. (Occupational classes 6S, 6A, 5A, 5S, 5D, 5I & 4M only.)

TRANSITIONAL YOUR OCCUPATION — Issue Ages 18–59

OMNI Advantage, OMNI Select

A monthly benefit will be paid if the insured is prevented from performing the material and substantial duties of his/her regular occupation, but is gainfully employed in another occupation and is under the appropriate care of a physician. Includes a refund of premium, which refunds a portion of the premium paid for the rider when the benefit paid is less than the maximum benefit because of the existence of other inforce coverage also payable during a transitional disability. (Available to occupational classes 6S, 6A, 5A, 5S, 5D, 5I, 4A & 4M only. Subject to state variations.)

CATASTROPHIC DISABILITY RIDER — Issue Ages 18–59

OMNI Advantage, OMNI Essential, OMNI Select

A catastrophic disability, as defined in this optional rider, means that, due to injury or sickness, the insured: 1. Has a complete, irrevocable and irreparable loss of use of both hands, or both feet, or one hand and one foot; or the sight in both eyes; or speech; or hearing in both ears; or 2. Is totally disabled and has: Alzheimer's disease or other irreversible form of senility or dementia; aphasia; hemiparesis; paraplegia; or quadriplegia. Rider provides an additional monthly earned benefit if the insured's condition meets the criteria for a catastrophic disability as defined in the rider. The catastrophic disability benefit amount applied for can be up to 100% of the insured's monthly earned income, minus any other DI coverage inforce or applied for, subject to financial underwriting limits, not to exceed the lesser of \$8,000 per month or 60% of the insured's monthly earned income. For the first 12 months that a catastrophic disability benefit is paid, the catastrophic benefit will be paid at 120%. (Not available in all states.)

COST OF LIVING ADJUSTMENT (COLA) — Issue Ages 18–59

OMNI Advantage, OMNI Essential, OMNI Select, RSDII

Helps benefits keep pace with inflation in the event of a disability lasting longer than 12 months. Depending on the rider chosen by the insured: a) increases are at a rate between 1% and 7%, based on the Consumer Price Index (CPI-W); or b) the increase is at a rate of 3%.

REFUND OF PREMIUM (GOOD HEALTH BENEFIT) — Issue Ages 18–59

OMNI Advantage, OMNI Essential, OMNI Select

Provides the insured with a 50% refund of the total premiums paid, minus any claims, every five years. The net cost after five years, if no claims are paid, is 18.5% less than if the benefit wasn't purchased. (Not available in all states.)

GUARANTEED INSURABILITY (GI) — Issue Ages 18–45

OMNI Advantage, OMNI Essential, OMNI Select, RSDII

Allows the insured to purchase additional coverage up to the maximum increase option amount every year on the policy anniversary, up to age 51, without additional medical underwriting. (Not available to occupational classes A and B. For Expense Plus, issue ages are 18-49 and additional coverage up to the maximum increase option amount can be purchased every other year.) Note: The maximum increase option is determined at the time of application/underwriting and will be shown on the policy schedule page. (For RSDII, limited to \$200, \$250, or \$300 increase options.)

LIFETIME BENEFIT FOR TOTAL DISABILITY — Issue Ages 18–45

OMNI Advantage, OMNI Essential, OMNI Select

Provides the insured with a lifetime total disability benefit, while the insured is totally disabled, if the total disability begins before and continues until the first premium due date on or after the insured's 65th birthday. The benefits under the policy must have been paid during the insured's total disability. The monthly amount that will be paid starting with the first premium due date on or after the insured's 65th birthday will be based on the insured's age at the time total disability begins. (Occupational classes 6S, 6A, 5A, 5S, 5D, 5I, 4A & 4M only.)

LONG-TERM CARE GUARANTEED PURCHASE OPTION (LTC GPO) —

Issue Ages 18–55

OMNI Advantage, OMNI Essential, OMNI Select

Allows the insured to purchase a Long-Term Care insurance policy in amounts as specified by the rider, without evidence of insurability, on specified option dates. All option dates occur on policy anniversaries when the insured's age is divisible by five. However, the first option date cannot occur prior to the second policy anniversary. (Not available in all states.)

SOCIAL INSURANCE OFFSET (SIO) — Issue Ages 18–59

OMNI Advantage, OMNI Essential, OMNI Select

This optional benefit will pay an added benefit (after the elimination period) during the first year of disability even if legislated benefits are payable. After the first year of disability, there is a dollar-for-dollar offset if the insured is receiving legislated benefits. (Not available in NY & NJ. See Social Insurance Substitute.)

SOCIAL INSURANCE SUBSTITUTE RIDER (SIS) — Issue Ages 18–59

OMNI Advantage, OMNI Essential, OMNI Select

This rider will pay an additional benefit (after the elimination period) in the event the insured is totally disabled and is not receiving any legislated benefits. If the insured receives any legislated benefits, any SIS benefits will end. (Subject to state variations. Available in NY & NJ ONLY.)

AUTOMATIC INCREASE BENEFIT (AIB) — Issue Ages 18–50

OMNI Advantage, OMNI Essential, OMNI Select

On each of the first five policy anniversaries, this option will automatically increase the insured's original base monthly benefit by 5%. There is no cost to include the AIB Rider on a DI policy. The only cost associated will be the cost of the additional benefit amount at the time the increase takes effect. This cost will be based on the insured's attained age. (Not available in all states. Occupational classes 6S – 2A only.)

SPOUSAL CATASTROPHIC DISABILITY RIDER — Issue Ages 18–59 (for both insured and spouse)

OMNI Advantage, OMNI Essential, OMNI Select

This optional benefit provides the insured an additional monthly benefit provided the insured's spouse's medical condition meets the criteria for a catastrophic disability. Spouse must be non-working, or working part-time and not exceeding 30 hours per week at the time of underwriting. Benefit period is either 2 or 5 years and cannot be longer than the benefit period on the base policy. For the first 12 months that a spousal catastrophic disability benefit is paid, it will be paid at 120%. (Not available in all states.)

¹⁵ Not all optional riders available with GSI cases. Ask your representative about costs and details.

Benefits for the **if in life**SM

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