

Disability Income



MetLife®

MetLife Offers High Quality Disability Income Insurance

- Noncancelable/Guaranteed Renewable Policy
- MultiLife Premium Discounts Available up to 15%¹
- Level Premiums for the Benefit Duration
- Residual Disability and Cost of Living Riders Available²
- Benefit Flexibility Feature³ (*Built-In Guaranteed Insurability*)
- Benefit and Elimination Period Options
- Requires Medical and Financial Underwriting

MetLife Multi-Life Discount Program

MetLife's Fully Underwritten Multi-Life Program provides your employees with the individual disability income protection they need in the unfortunate event of a disability. By allowing employees to purchase this valuable benefit, you are giving them the opportunity to strengthen their disability coverage and receive significant premium discounts with no cost to the employer.

¹ Level of discount will depend on the specific circumstances of the case.

² Available for Salary Saver Only. Forms 1CL-96 and 1RD-96.

³ Subject to financial underwriting. Maximum optional increase determined when policy is issued.

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 details.