

A Tool for your
Success



**DISABILITY
INSURANCE
SALES KIT**

*Pre-Written Social Media Posts | Sales Ideas
Common Objections | Phone Script | Client Brochure*

Brought to you by Pinney Insurance Center, Inc.
2266 Lava Ridge Court | Roseville, CA 95661 | PinneyInsurance.com

Providing all the Tools for Your
Success



**DISABILITY
INSURANCE
AWARENESS MONTH**
BROUGHT TO YOU BY LIFE HAPPENS®



Social Media Posts & Sharable Graphics

Share on social media all month long! Feel free to post with DIAM hashtags:
#incomeprotection #disabilityinsurance #paycheckprotection

Tweets - fewer than 140 characters

One in four - that's the rate of disabling illness/injury in America. What's your back-up plan?
#incomeprotection

Disability insurance is insurance for your paycheck. Are you covered? #incomeprotection

Business owners are most at risk, working through disabling illnesses. Make a plan to recover.
#incomeprotection #disabilityinsurance

A good DI policy protects you in the event of a total OR partial disability. #paycheckprotection

Social Security DI is underfunded, can be difficult to qualify, and can take 15mos to get the first paycheck. #disabilityinsurance

Mortgage, utilities, gas - cover the basics with an affordable #disabilityinsurance plan for almost anyone. #incomeprotection

Real Life Stories: This video shows why #incomeprotection is so important: <http://ow.ly/MiELP>

What is disability insurance? Watch to find out: <http://ow.ly/MiF4C> #incomeprotection

Disability insurance saved a family...twice: <http://ow.ly/MiFjU> #incomeprotection

Let #disabilityinsurance help you through one of the most challenging moments in life.
#paycheckprotection

Providing all the Tools for Your Success



Posts for Facebook, LinkedIn, Google+

Post with any of the images below!

Disability insurance is insurance for your paycheck. It ensures that if you're unable to work due to an accident or illness, you'll continue to receive an income. If you couldn't manage for long without your paycheck, now is the time to do something about it.

How would you pay your bills and expenses if an accident or illness kept you from working and earning a paycheck? The answer: disability insurance. This easy online calculator can help you find out how much you may need: www.lifehappens.org/D1calc

The average disability payment from the government is \$1,145 a month. Could you live on that if something happened? [Source: U.S. Social Security Administration, Oct. 2014]

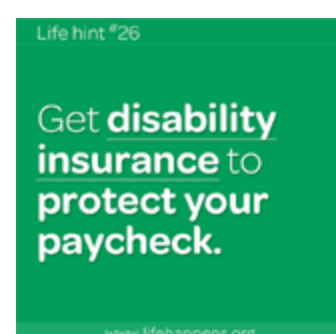
95% of disabling accidents and illnesses are not work related, so Worker's Comp doesn't cover them. [Source: Council for Disability Awareness, Long-Term Disability Claims Review, 2014]

Find out what saved Tim's small IT firm—and family—from financial ruin when he suffered an aneurism <http://lifehap.pn/JIErR1>

By a miracle Bill survived the accident. With disability insurance he thrived. Watch his story. <http://lifehap.pn/1tliP2k>

Images

Click any image to view in a browser, then right-click and save to your computer.



Complete the Income Protection Puzzle

with MetLife's DI Foundational Approach

MetLife

Why should my clients consider income protection?

Many of your clients have already taken the necessary step to protect their income with life insurance. However, there is another piece of the puzzle—protecting one's income with disability insurance.

A disability might not just prevent your client from bringing home a paycheck; it might also require more spending than when they were healthy. These increased expenses can include doctors' visits, medication and therapies. When you compare the potential costs of a disabling illness or injury to the average savings account balance in America—approximately 62% of Americans have less than \$1,000 in savings¹—the need for disability insurance becomes quite clear. While many clients think purchasing disability insurance is expensive, in reality it could be less costly than they believe.



What are the benefits of selling disability insurance?

There are many reasons why selling DI is beneficial for you:

- Selling DI policies will help you grow your business.
- DI clients are typically consistent clients—94% of those who purchase DI keep their insurance.²
- DI clients are more likely to buy multiple policies.³
- If you don't sell DI to your client, somebody else might.

How to get started with the DI Foundational Approach

MetLife's DI Foundational Approach is not a product, but a simple way to present disability insurance to your clients. And all the tools you need to get started are in one location.

Who are the ideal clients for MetLife's DI Foundational Approach?

- Age: 25–50
- Income: \$40,000–\$100,000
- Purchasing their first policy
- Could be supplementing group disability coverage
- Some of the ideal occupations include:
 - Managers and business executives
 - Technical and managerial professionals
 - School administrators and principals
 - Most academics (college professors, researchers, etc.)
 - Small business owners

What are the benefits of the DI Foundational Approach?

- Simplified Underwriting Program (SUP)—SUP can make it easier for your clients to obtain the income protection they need with no additional medical or financial documents necessary.⁴ In most cases, only a full application and a brief phone screen is all that is required.
- Further customize a protection plan for your client by adding other optional benefit riders to their policy.
- 5% Multi-Policy Discount may be available (see below)

Continued >

How much can I get? ⁵ (i.e., maximum benefit amount) (pick one)	How long could benefits last? (i.e., maximum benefit period) (pick one)	How long would I have to wait for coverage to start? (i.e., elimination period) (pick one)	What riders are available? (add one or both)
\$1,500/mo, \$3,000/mo, \$5,000/mo	5 years, 10 years or to age 65	90 days or 180 days	Automatic Increase Benefit (AIB) Life Event ⁶

What does a typical plan under the DI Foundational Approach look like?

The DI Foundational Approach is simple; a few selections and your client has three of the most common questions answered: how much can I get, how long could benefits last and how long would I have to wait for coverage to start?

Resources to help you sell DI to your clients:

Core Stories: Simple and timeless client-focused DI concepts. Suite of tools and materials includes client brochures and flyers, prospecting letters, scripts and other resources to get you started.

SUP: A client flyer, producer flyer and FAQs are available to help you explain the Simplified Underwriting Program.

5% Multi-Policy Discount:⁷ Many recent purchasers of a qualifying MetLife life insurance policy can receive a permanent 5% premium discount on a new DI policy. Client letters, flyers and phone scripts describing the program are available.

Liz Sanders Video: Demonstrates how not talking to your clients about DI can have severe consequences that affect not only the disabled but also their entire family.

Where do you start putting the pieces together?

Microsite: One-stop shop for DI resources supporting the DI Foundational Approach, which includes prospecting and client materials.

Wholesalers: Your face-to-face contact who can answer questions, help target consumers and explain the ins and outs of DI.

Sales Desk: Provides immediate sales support, illustration assistance and a place to get your questions answered. For Sales Desk support call:

- MetLife Premier Client Group: 1-800-453-0987, Prompt 1
- Brokerage: 1-800-506-0896

¹ "Most Americans Have Less Than \$1,000 in Savings." MarketWatch, December 2015. <http://www.marketwatch.com/story/most-americans-have-less-than-1000-in-savings-2015-10-06>.

² Based on the MetLife Persistency Ratio of MetLife DI policyholders.

³ Based on review of MetLife DI policy holders who own disability insurance in conjunction with other MetLife products.

⁴ SUP is not available for applicants 46–50 requesting the \$5,000 benefit option.

⁵ Actual benefit amount will be based on the client's income.

⁶ Life Event available with MetLife Income Guard only.

⁷ Multi-Policy Discount is not available in OH.

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

1603-444402 CS BDDI422495
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Common Client Objections with Rebuttals for Disability Insurance



MetLife

Objection # 1:

I don't need disability insurance (DI).

Rebuttal:

- You never know when you could become injured or sick. An illness or injury can strike anyone at any time so you want to be prepared to protect yourself from losing your income.
- Many of my DI clients felt the same way. My experience has been that once they understand the risks associated with not protecting their income, they change their mind about needing disability insurance.
- Your income protection plan is not complete if you are only protecting your family in the event of your death, not in the event of you suffering a disabling illness or injury.

Objection # 2:

I have DI coverage through work.

Rebuttal:

- While having coverage through work is a great start, there are often limitations. These limitations can include your benefits being taxable, bonus/incentive compensation generally not being covered and monthly caps that may reduce your benefit.
- An individually owned DI policy can help cover gaps in your group coverage.

Objection # 3:

DI is too expensive.

Rebuttal:

- Should you ever become disabled, not having disability insurance can be even more expensive. Where will you turn in order to replace your income? Your retirement savings, child's education accounts or savings that you had designated for other goals?
- You don't want to have to rely on your friends or family to help you with your financial needs if you become disabled.

<p>Objection # 4:</p> <p>I might never use the insurance I pay for.</p>	<p>Rebuttal:</p> <ul style="list-style-type: none"> • That would be a good thing: it means you were fortunate enough to never experience the physical, emotional or financial pain of becoming disabled. • If that is a concern, we offer an option which will refund 50% of your premium every five years, less any claims or experience refunds paid for that period.
<p>Objection # 5:</p> <p>I don't want to have to go through underwriting.</p>	<p>Rebuttal:</p> <ul style="list-style-type: none"> • Underwriting is a fairly simple process with just three main parts- an application, a short medical exam and a telephone interview. • We have programs that streamline the process based on how much coverage you need. In addition, if you have recently purchased a life insurance policy you may not need to submit to a medical exam.
<p>Objection # 6:</p> <p>I have enough money saved to cover me.</p>	<p>Rebuttal:</p> <ul style="list-style-type: none"> • How long will your savings last when you no longer have a paycheck or any income coming in? • Think of all the things your income provides - payments for mortgage and debt; allows you to pay for groceries and utilities, makes possible vacations, entertainment and other luxuries possible. Wouldn't you feel more prepared knowing you could maintain your financial stability in the event of a disability?

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.



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

Core Stories for Individuals

Telephone Script

MetLife

Telemarketing Guidelines & Policies, Use of DNSS Calls must be made from a phone without caller ID blocking devices and placed after 8:00 am and before 9:00 pm.

If the person called asks to be placed on the company's do-not-call list, take down all pertinent information including the telephone number and forward it to the appropriate person to be added to the company's list in accordance with company procedures.

Hello this is [NAME], [APPROVED TITLE] with the [LOCATION] office of [METLIFE/NEW ENGLAND FINANCIAL], is this Mr./Ms. _____?

(If not, ask to speak to the prospect/policy owner – May I please speak to _____)?

I'm following up on a (letter/postcard) (I/we) recently sent you about the importance of protecting your family and your future if you are disabled and unable to work. Do you recall receiving it?

YES OR NO RECEIVED

Great! I'm glad I called. At MetLife, we believe that income protection is an important part of any financial plan. And we have many options that can help ensure your ability to maintain the lifestyle you're used to and protect the people who count on you.

(If prospect already has life insurance) You've taken an important step toward protecting the people you love by owning life insurance. But have you thought about what would happen to your loved ones if you were sick or injured and couldn't work?

(If prospect has disability insurance through work) Your disability insurance through work represents an important step toward protecting the people you care about. However, your benefits through work may not provide as much coverage as you think. I'd like to help you assess your current coverage and talk about options that can help you make sure you and your loved ones will be better protected if you suffer an illness or injury that keeps you out of work.

ARRANGE FOR THE INTERVIEW

Are you still over on (name of street)? OK, I'm not going to be too far from there on (Tue) or (Thurs) next week, which one of these works better for you? Tuesday? OK, would (morning) or (afternoon) be better? Afternoon? 1:45 or 3:45 better? 3:45 it is.

CLOSE

Great! While we are on the phone, I'd like to verify your exact address. If you have any questions, my telephone number is _____.

(Script continued on back page)

HANDLING TELEPHONE OBJECTIONS

"CAN'T YOU EXPLAIN THESE BENEFITS TO ME OVER THE PHONE?"

I think it would be better to go over this information in person and show you what I am talking about. So, with that in mind, would Tuesday at 1:45 pm be convenient or would 3:45 pm be better?

"MAIL ME THE INFORMATION."

I can understand and appreciate how busy you must be; and while mailing may seem the easiest way, there is some information that can best be explained personally. Would Tuesday at 1:45 pm be convenient or would 3:45 pm be better?

OR

I'd be happy to do that, but I also think that a simple mailing wouldn't provide you with a full picture of the services that I can provide to you. After you have had an opportunity to review the materials that I'm sending you, I'd like to meet with you so that we can work together to address your personal financial objectives.

"WHAT IS THIS ABOUT?"

MetLife has many different options to help you obtain the disability insurance you may need to protect yourself and your family and I'd like to share them with you. Would Tuesday at 1:45 pm be convenient or would 3:15 pm be better?

"WE'VE BEEN CONTACTED BY A DIFFERENT REPRESENTATIVE EVERY YEAR FOR THE PAST THREE YEARS!"

Believe it or not, I am glad to hear that you have been contacted annually. MetLife's most important goal is to provide quality service to our policyholders. If you will meet with me and have all your MetLife policies available, I will review them with you and help you with any concerns you may have. Would Tuesday at 1:45 pm be convenient or would 3:45 pm be better?

"I'M NOT INTERESTED IN DISABILITY INSURANCE."

I'd be very surprised if you said you were. Disability insurance can be just one part of an income protection plan that can help you if you suffer an illness or injury. I'd like to make sure you have the appropriate protection for you and your family. Would Tuesday at 1:45 pm be convenient or would 3:45 pm be better?

"YOU'D ONLY BE WASTING YOUR TIME."

That may very well be, but I'm sure you feel as I do that we all have at least some responsibility to make some conscious, deliberate decisions about the futures of those who depend on us. What I'd like to do is help you make sure you have the appropriate protection in place for your family. With that in mind, would Tuesday at 1:45 pm be convenient or would 3:45 pm be better?

"I STILL DON'T WANT TO SEE ANY INSURANCE AGENT."

I can understand that you may not feel you need our services at this time. I'm sure you feel as I do that we all have at least some responsibility to make some conscious, deliberate decisions about the futures of those who depend on us. What I'd like to do is help you make sure you have the appropriate protection in place for your family and yourself. So, with that in mind, would Tuesday at 1:45 pm be convenient or would 3:45 pm be better?

"I'M ALREADY WORKING WITH SOMEONE ON MY INSURANCE."

Great! That is fantastic. I'm happy to hear that. I'd be happy to work with any other advisors you rely on when making decisions about protecting yourself and your family. In fact, many of my clients feel I add a lot of value to their overall financial plan. So, with that in mind, would Tuesday at 1:45 pm be convenient or would 3:45 pm be better?

Disability income 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. May 2014.

MetLife

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166

1405-1421
BDDI24038 L0514374708[0516][All States][DC,PR]
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FOR MORE INFORMATION
CONTACT YOUR REGIONAL
DI MANAGER/SALES
REPRESENTATIVE OR CALL
THE DISABILITY RESOURCE
LINE AT 800-929-1492.

> Sales Ideas

TIPS FOR SELLING DISABILITY INSURANCE

Offer Added Protection for Medical Expenses

Injuries happen and even when your client has medical insurance, out-of-pocket medical bills can pile up, putting a strain on their financial security. Offer disability income insurance that can help cover medical expenses from injuries.

THE NEED

- > Clients may budget to meet their annual deductible in their medical insurance plan, but many are not prepared to handle medical bills that go beyond the deductible
- > These clients could benefit from disability income insurance that can also pay an amount toward medical expenses

WHO TO PROSPECT

Individuals who:

- > work at least 30 hours per week
- > are age 30-50
- > have household incomes of \$50,000 – \$150,000
- > are risk-adverse and have something to protect: recently married couples, new homeowners, new parents, small business owners and employees

SOLUTION

Offer an optional Accident Medical Expense Benefits (AME) rider with the disability income insurance policy.

- > The AME rider can be added to Accident only, Short-Term and Long-Term DI policies
- > Clients select a Maximum Benefit of \$1,000, \$2,000, \$3,000 or \$5,000



- > The rider reimburses your client for up to the Maximum Benefit in medical-related expenses incurred per accident. (Only services and supplies received within 26 weeks of date of injury, excluding dental care or treatment. Reimbursable amounts must be in excess of the deductible amount.)
- > The rider pays even if there's no diagnosis of disability due to the injury
- > The rider will provide a total lifetime benefit of ten times the Maximum Benefit

Work with our client to first determine the DI policy type and monthly benefit that will meet their income protection need. When appropriate, point out the added financial protection of the AME rider.

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TIPS FOR SELLING DISABILITY INSURANCE

Adding Supplemental Disability to Existing Long-Term Disability

Small businesses with existing LTD plans can offer employees a way to expand protection to cover their plan's elimination period. Voluntary accident only or short-term disability can be offered at no cost to the employer.

THE NEED

Many employees would have trouble meeting living expenses during the elimination period of their employer's LTD plan.

- > Long-term disability policies commonly have elimination periods of three to six months. Many families do not have adequate cash reserves to meet their living expenses for this length of time
- > Waiting to receive benefits can have a long-term financial impact. Employees may have to deplete savings and other assets to pay their monthly bills. This is especially true after a disabling injury or illness that may increase medical and household expenses
- > Employees need a way to tailor income protection to their individual needs

WHO TO PROSPECT

- > New or existing business clients who have an in-force long-term disability plan

SOLUTION

- > An accident only or short-term disability plan would be a cost effective solution to helping employees meet financial obligations during an elimination period
- > Employers can make this coverage opportunity available to employees on a voluntary basis, with no cost to the business
- > Coverage can start as early as "day one" with benefit period options up to two years. The benefit period of the accident only or short-term disability policy should match the elimination period of the LTD plan



- > The benefit periods of the LTD plan and the accident only or short-term policy cannot overlap for more than 14 days. So the short-term policy would need to have a 14-day or shorter elimination period

The solution provides income protection during the critical early weeks and months of a disabling injury or illness. As a voluntary offer, the policy is owned by the employee and therefore is portable, not tied to their employment with the company.

Note: If the client has a Mutual of Omaha long-term disability policy, we can supplement protection using our accident only disability policy. If the client's policy is with another carrier, accident only or short-term disability can be used to supplement protection.

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TIPS FOR SELLING DISABILITY INSURANCE

Business Owners Have Multiple Needs for Disability Insurance

You have something to offer almost any small business owner, especially in businesses with 50 or fewer employees. Generally, these companies have three areas of need for disability insurance: business operation protection, business owner income protection and employee income protection.

THE NEED

- > **Business Operation** – Most small businesses rely on the day-to-day involvement of the owner. An owner's absence because of a disabling illness or injury could impact business operations, making it difficult to meet expenses
- > **Owner's Income Protection** – If the business owner couldn't work due to a disabling illness or injury, not only would their business operation be impacted, but the drop in his or her personal income could create a financial hardship for their family
- > **Employees' Income Protection** – About 100 million workers are without private disability income insurance.* Many of these workers are in small- to mid-size businesses. They need an opportunity to protect their most important asset – their income

WHO TO PROSPECT

- > Small- to mid-size businesses: sole proprietorships, partnerships, LLCs, S or C Corporations
- > Limited geographic locations (simplifies multi-life employee enrollment)
- > Businesses that have had past success (good participation) with employee voluntary insurance programs

SOLUTION

- > Show business owners how to protect their business with Business Overhead Expense disability insurance. The policy can pay monthly expenses, up to \$20,000 per month, to help keep the business running when the owner becomes disabled. Owners can select a benefit period of 12 or 18 months.



- > Discuss the importance of disability income protection for themselves and their employees. The DI Choice at Work product portfolio offers three product solutions and three underwriting programs. Together, they give you flexibility to tailor an affordable plan for the business owner's personal needs and those of his or her employees
- > To help meet business budget concerns, multi-life disability insurance can be offered to employees on a voluntary basis (employee-paid) or premiums can be paid by the employer as part of an employee benefits program

* Source: U.S. Social Security Administration, Fact Sheet February 7, 2013

> Sales Ideas

TIPS FOR SELLING DISABILITY INSURANCE

Return of Premium Can Help Clients Commit

Some clients may understand the need for disability income insurance, but still resist purchasing DI because they don't want to "lose" those premium dollars if they never use the coverage. Offer a way your client can get back a percentage of their premium dollars (less any claims paid).

THE NEED

Cost-conscious clients need to see the advantages of purchasing a product they may never use:

- > They need to "justify" the purchase by getting something tangible in return
- > They may see the need to protect their income, but as a "value-minded" consumer, they need something more to help them commit to the purchase

WHO TO PROSPECT

- > Full-time employed individuals, issue ages 18-57
- > Target occupations include, but are not limited to executives, managers, attorneys, physicians, chiropractors, computer programmers
- > Individuals who may be willing to pay more for disability income protection to get a return on their dollars if they don't use the policy

SOLUTION

Offer the Return of Premium (ROP) Rider* on a short-term or long-term DI policy.

- > This "money-back DI" solution provides a lump sum return of a specified percentage of premiums paid (80 percent or 50 percent) less any benefits paid at the end of each term (usually 10 years)
- > Premium savings can be applied to this optional rider



Although policy premiums will be higher with ROP, emphasize the "value" of being able to use the returned amount any way your client wishes. Perhaps they can make a lump-sum payment on a mortgage or add to a retirement fund. Remember, you are offering something "tangible" they may find attractive. Be sure they understand the returned premium amount would be less any DI benefits paid.

Remind your client of the real value of protecting their lifestyle and providing for their family should a disabling illness or injury keep them from earning an income.

* Not available in all states. Please see complete ROP requirements in the Disability Income Product and Underwriting Guide.

> Sales Ideas

TIPS FOR SELLING DISABILITY INSURANCE

Reach Out to Self-Employed Clients

Self-employed individuals are solely dependent on their ability to keep working. Loss of income due to a disabling illness or injury, even for a few months, may close the door on their dream of being a self-employed business owner.

THE NEED

For self-employed individuals, allocating a portion of their income toward disability income protection is essential in protecting their lifestyle and business goals.

WHO TO PROSPECT

- > Clients who are sole proprietors, independent contractors, in a partnership or closely held corporation and who have a 20 percent or more ownership in a business
- > Target occupations include, but are not limited to: chiropractors, computer programmers, accountants, those in skilled trades, independent sales professionals

SOLUTION

The flexibility of our DI Choice portfolio of products allows you to tailor coverage to fit any situation and budget for self-employed prospects: Accident only, Short-term and Long-term coverage.

In certain cases, self-employed clients may need Business Overhead Expense insurance that can pay the operating costs of their business when they are unable to work.

YOU HAVE VALUED BENEFITS TO OFFER IN THESE CASES:

- > Newly self-employed clients may qualify for income protection benefits based on 50 percent of their prior year W-2 income. (Clients who have been self-employed fewer than 12 months, in the same occupation or line of work as previously employed. Please see complete requirements in the Disability Income Product and Underwriting Guide.)
- > Those who are self-employed for two or more years may qualify for our **15 percent premium savings**. The savings also will be applied to all policy riders except for three:



Hospital Confinement Indemnity Benefits Rider, Accident Medical Expense Benefits Rider, and Critical Illness Benefits Rider.

- > Work with small business clients as you would with your other individual DI prospects. Determine their income protection need based on their monthly living expenses. Discuss optional elimination and benefit periods that will provide an appropriate level of protection within their budget.

AS YOU TAILOR THEIR DI BASE POLICY AND DESIRED RIDERS, HERE ARE POTENTIAL DISCUSSION POINTS THAT MAY BE HELPFUL:

- > Long-term Disability includes a Proportionate Disability Benefit. That means it will pay a proportionate amount of the total disability monthly benefit for a loss of monthly income of at least 20 percent
- > The Extended Own Occupation Disability Definition Amendment Rider can extend coverage for their “own occupation” past two years to the duration of the benefit period

> Sales Ideas

TIPS FOR SELLING DISABILITY INSURANCE

Young Couples: Important Prospects for Income Protection

Start the conversation about disability income insurance with young couples who have bought a home or are starting a family. It's the best time for them to build a foundation of financial protection.

THE NEED

Individuals in this age group have a lifetime of earning potential. Income is their most important asset. Their lifestyle and long-term financial plans depend on it.

An illness or injury that keeps your client from working can quickly impact other assets such as savings and retirement funds. These resources could be depleted depending on the time needed for recovery and return to work. It may take years to rebuild these assets.

WHO TO PROSPECT

- > Single, full-time wage earners
- > Those who have bought a home or started a family
- > Primary wage earners in families
- > Your current Life insurance clients

SOLUTION

- > Talk to clients about the value of their ability to earn an income. Explain what's at risk, potentially a lifetime of earnings, should they lose that ability because of an illness or injury
 - > Show how disability income insurance can pay them an income while they recover to help pay expenses and protect their other assets
 - > Disability insurance rates are based in part on occupation risk classification, but also on age and health. So you can offer real savings to clients in their 20s and 30s, ages when people generally are in good health
- > Remember, you have flexible ways to create full coverage or supplement existing group coverage for your client using one of our Disability products



MetLife



Protect Your Income
for your family and your future



YOUR ABILITY TO WORK IS EASY TO TAKE FOR GRANTED – BUT IT PROVIDES THE BASIS FOR MEETING YOUR RESPONSIBILITIES TODAY AND REACHING YOUR GOALS TOMORROW.

You work hard for your income. And chances are it makes a lot of things possible for you. Most people count on their income to:

- Pay for ongoing expenses like the mortgage, car payment, groceries and tuition
- Maintain their family's way of life
- Build savings, work toward retirement and meet other financial goals

A disabling illness or injury could not only prevent you from bringing home the income you rely on, but it could also require more resources than when you were healthy. Disability insurance could help you maintain your family's financial stability by providing a monthly benefit that can help cover day-to-day expenses. If you could no longer earn an income, disability insurance can help keep things on track until you're back on your feet and able to return to work.

Even if you don't think a disabling illness or injury will happen to you, you may feel better knowing you've planned for the possibility. By building an income protection plan that includes disability insurance, you'll be taking a critical step toward knowing you and your family have prepared for the unexpected.



MEET SERENA

LET'S SEE DISABILITY INSURANCE AT WORK.



“I’ve been working hard for years and look forward to continuing to grow in my career. I want to have a plan so my family and I will be financially protected if I suffer a disability.”

THE CONCERN

Serena is 32 years old and has been working as a paralegal for five years. She’s starting to plan for a family with her husband, Michael, and she’s working hard to advance her career. They have a mortgage on the house they own together, and they are used to a lifestyle that includes two cars, dinners out and occasional vacations. Plus, they’re saving for retirement.

Serena wants to protect herself now in case of a disability, so her family can maintain their way of life without putting too much of a financial or emotional burden on Michael or exhausting their savings. She’s heard about disability insurance, but doesn’t have any coverage yet, either on her own or through her employer.

THE SOLUTION

Disability insurance can help Serena protect her current lifestyle and help avoid depleting their hard-earned savings. Because she’s concerned about her budget, a policy with lower premiums might be a good fit.

THE STRATEGY

Serena’s salary is \$52,000 per year. After looking carefully at her budget and personal situation, her financial representative helped her customize an individual disability insurance policy. She chose a \$3,000 monthly benefit, which is the amount she would receive each month if she became disabled. She also wanted to ensure that she could still receive a benefit if she could go back to work part time after a disability—the Residual Rider provides benefits for those who can return to work, just not full time.

This is a hypothetical scenario only and does not depict the results of any actual disability insurance policy. The provisions in an actual policy, including benefit amount and premium, depend on the individual circumstances.

SERENA EXAMPLE

Let's look at what it would cost Serena to protect herself from an unexpected illness or injury with disability insurance.

Monthly Benefit	Monthly Premium	Annual Premium
\$3,000	\$105	\$1,218

ASSUMPTIONS:

MetLife Income GuardSM, Female, age 32. Non-smoker, 5A occupational class, 90-day elimination period (length of time an individual must be disabled before benefits begin to accrue). Maximum benefit period to age 65, basic residual rider.

In this case, premiums are paid in monthly bank draft mode, while the annual premium assumes one payment per year. Paying premiums more than once a year (i.e., monthly or semi-annually) results in annualized premiums greater than the annual premium shown above. MetLife Income Guard is noncancelable and guaranteed renewable to age 67 or five policy years if later.

BUDGETING
AROUND \$100 PER
MONTH COULD
PREVENT AN
UNEXPECTED,
INDEFINITE LOSS
OF INCOME—AND
HELP KEEP HER
PLANS ON TRACK.

Have you ever considered how much you will earn over your working years?

SERENA, 32, PARALEGAL

CURRENT SALARY: \$52,000
POTENTIAL LIFETIME INCOME:
\$1.7 MILLION

GREG, 40, ATTORNEY

CURRENT SALARY: \$125,000
POTENTIAL LIFETIME INCOME:
\$3.1 MILLION

ALBERT, 50, PHYSICIAN

CURRENT SALARY: \$260,000
POTENTIAL LIFETIME INCOME:
\$3.9 MILLION

No matter how many working years are ahead of you, the choices you make now to plan ahead and safeguard your income can significantly affect your ability to fulfill your long-term financial goals.

Calculations are only based on income from the age noted until age 65. They do not take into account income outside this timeframe, potential salary increases, investments or taxes.



the benefits



- **Recovery:** allows her to focus on getting better and back to work
- **Lifestyle:** helps maintain her current lifestyle and minimize sacrifices
- **Savings:** helps reduce the need to withdraw from her retirement plans, investments, and other accounts, so they can continue to grow

Disability Insurance Solutions

All circumstances are different, so this strategy might not fit your needs. Many other strategies are available, and your financial professional can help you personalize a disability plan that's right for your situation.

For example:

- If you have group disability insurance coverage through your work, make sure you have an appropriate level of coverage.
- Make sure you have a balanced income protection plan that includes both disability insurance and life insurance.
- If you're a business owner, protect your business, your co-owners and your employees.

working for you.

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

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 complete details.

All policies, riders and provisions may not be available in all states, at all issue ages and to all occupational classes. Ask your representative about costs and 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 Department of Financial Services. 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 IDI2000-P/GR, AH 5-88, IDIP12-01- IDIP12-08, IDIP12-01-CA.

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

MetLife

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200 Park Avenue
New York, NY 10166
metlife.com

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Last Name:	
First Name:	
DOB:	
Smoker?	
Self-Employed? (how long?)	
Gov't Employee? (Fed/St/Local?)	
Occupation Title:	
Years in occupation	
Years with current employer	
Daily Duties:	
% of time working at home	
Foreign Travel (where and how long?)	
Annual Income:	
Last Year's Income:	
Previous Years' Income:	
Unearned Income:	
Monthly Benefit Desired:	
Existing DI benefit (Replacing?):	
State DI?	
Benefit Period Desired:	
Waiting Period Desired:	
Riders Desired:	
Partial Disability?	
Rate Guarantee?	
Own Occupation?	
COLA?	
Future Increases?	
Multi-life Discount (3+ lives)?	
Health and additional info:	

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