

Mortgage Disability Insurance Protection



MetLife



Your Home is Worth Protecting

If you're a homeowner, you may consider your home to be one of your most valuable possessions. However, have you ever stopped to think about whether you'd be able to keep your home if you became sick or injured and couldn't work? MetLife's mortgage disability policy provides you with a monthly benefit that can be used to help you continue to pay your mortgage if you become sick or injured and are unable to work.

Comprehensive Disability Insurance

Policy Highlights

- Policy terms available are 10, 15, 20 or 30 years to help match your mortgage term.¹
- You are guaranteed to have coverage as long as you pay your premiums on time.
- You have a choice between 90 or 180 days before your benefits will start following a disability, known as an elimination period.²

Insurability Guarantee

On the fifth policy anniversary, you may be eligible to purchase additional insurance, regardless of your health or income level, as long as you are not totally disabled.

- You must be under age 50.
- The increase may be up to 50% of the original monthly benefit.
- The total benefit may not exceed your monthly mortgage payment (principal, interest and real estate tax).³

Three-Month Extension of Benefits Upon Death

Should you die while receiving disability benefits, monthly payments will continue for up to three additional months to your beneficiary.

Continuation of Coverage

Should your mortgage be paid off prematurely, you may keep your coverage in force for the duration of the policy term by continuing to pay the premium on time.

Waiver of Premium

After you have been totally disabled for 90 consecutive days, future premiums will be waived while you remain totally disabled.

New Home Premium Discount

If you purchased your home within the past three years, your premium will be discounted by 15%.⁴

Preferred Rates for Non-Smokers

If you have not used tobacco within the past 12 months, you qualify for our non-smoker rates.

¹ The applicant's age plus the policy term cannot exceed 65. Occupation class A applicants are eligible for a 10-year term only.

² The 180-day elimination period is not available in CO, IN and MA.

³ In MN and NY, a mortgage is not required and benefits are based on earned income.

⁴ This discount is not available in MN or NY.

**For more information on how to protect yourself and your family,
contact your financial professional today.**

The descriptions herein highlight some of the provisions of MetLife's Mortgage Disability Income Insurance policy. All rights and obligations will be governed by the actual policy language, if and when issued. Not available in CA, DC, IA, MT, NJ and PA. Policy provisions may vary in NY. 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. **FOR POLICIES ISSUED IN NEW YORK:** These policies provide disability 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.

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.

Disability income insurance is issued by Metropolitan Life Insurance Company, New York, NY 10166 on policy form number AH5-88.

MetLife

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

