

* Eff. Mon. 1-16-09

Audience: IDI Reps

Header: New IDI participation limits up to \$30,000/mo.

Lead in: MetLife Offers Increased Maximum Participation Limits in Target Markets

What

MetLife IDI has increased its maximum participation limits for select Executive, Professional, Medical and Dental occupational classes. This allows high income earners with existing group and/or individual coverage the potential to qualify for higher benefit amounts.

Effective immediately, the enhancements are as follows:

- Occupational classes 6S, 6A, 5A, & 4A – Participation limits with individual coverage have increased from \$20,000/mo. to \$30,000/mo.
- Occupational classes 5S and 5D – Participation limits with individual coverage or group coverage have increased from \$20,000/mo. to \$25,000/mo.

Occupational Class:	Maximum Issue Limit	Maximum Participation with other IDI	Maximum Participation with Group LTD
6S, 6A, 5A, 4A	\$20,000/mo.	\$30,000/mo.	\$30,000/mo.
5S, 5D	\$16,000/mo.	\$25,000/mo.	\$25,000/mo.

These I & P limits do not apply in California.

Please use the chart that appears when you click on the link below as a replacement for the one in the 5th Edition IDI Reference Manual.

Transition rules:

Policies issued within the last 90 days can be reissued based on the new participation limits with just a note from the producer to underwriting requesting the policy be reissued with the higher benefit amount. The request is subject to underwriting review and approval. Pending cases in underwriting will automatically be reviewed based on the new limits.



MetWins Instructions:

MetWins will be able to fully support these changes in February 2010. Until then producers can illustrate these new limits by subtracting the amount of inforce “existing” individual coverage from the benefit amounts shown in the individual issue and participation charts. Then run your usual illustration using this figure (and leaving the “existing disability income coverage” check box blank).

As an example:

Your client is in occ class 6S, earning \$980,000, and has \$15,000/mo. inforce with another IDI carrier. The client's MetLife IDI policy will be employee paid. Based on the enhanced limits, we will participate with other IDI to total of \$24,000/mo. Your client is eligible for \$ 9,000/mo from MetLife (\$24,000 – \$15,000 = \$9,000). Simply run the illustration for \$9,000/mo.

For clients with existing employer paid group coverage, producers should discount the monthly group LTD benefit by 20%.* The result should then be subtracted from the benefit amount shown in the Maximum Coverage with Group LTD Limits Chart. If the existing group coverage is not employer paid, then subtract the monthly group LTD benefit from the amount shown in the Maximum Coverage with Group LTD Limits Chart. Then run your usual illustration using this figure (and leaving the “existing disability income coverage” check box blank).

*If the employer pays at least 50% of the group LTD premium, it is considered as employer paid.

Impact

Increase MetLife's competitive positioning in the DI market, with a focus on increased sales opportunities in the Executive and Medical DI markets.

Call to action

Click on Link on Edge. The EDGE - Individual Market <NDL><REPLICA 85256887:005228DA><VIEW OF5EBC7D91:EBC9B7F3-0NB32572CC:003F9719><NOTE OF9D82729:6BC172A0 NB3257370:006417E4><HINT >CN=SlscApp10/OU=SVR/O=MetLife/C=US</HINT><REM>The EDGE</REM></NDL>

Contact

For additional information and business rules, contact your Disability Income Sales Representative or the Disability Income Resource Line at 800-929-1492.

This release is being sponsored by Lynn Dumais, Vice President IDI Product Management.

For Internal Use Only

L1109071704(exp0410)(All States)

Issue and Participation Limits Chart¹

Annual Earned Income	EMPLOYEE PAY ²			EMPLOYER PAY			Maximum Coverage with Group LTD Limit Chart		
	Non Taxable IDI Benefits			Taxable IDI Benefits			Annual Earned Income	Employee Pay DI	Employer Pay DI
	Total Indemnity	Basic Indemnity	SIO/SIS	Total Indemnity	Basic Indemnity	SIO/SIS			
\$18,000	\$1,000	\$300	\$700	\$1,300	\$500	\$800	\$18,000	\$1,150	\$1,300
20,000	1,100	400	700	1,400	600	800	20,000	1,250	1,400
24,000	1,300	550	750	1,700	800	900	24,000	1,500	1,700
30,000	1,650	850	800	2,150	1,200	950	30,000	1,900	2,150
36,000	1,950	1,100	850	2,550	1,450	1,100	36,000	2,250	2,550
40,000	2,150	1,250	900	2,850	1,750	1,100	40,000	2,500	2,850
48,000	2,600	1,550	1,050	3,400	2,200	1,200	48,000	3,000	3,400
50,000	2,700	1,650	1,050	3,550	2,300	1,250	50,000	3,150	3,550
52,000	2,800	1,700	1,100	3,700	2,450	1,250	52,000	3,250	3,700
60,000	3,250	2,050	1,200	4,250	2,850	1,400	60,000	3,750	4,250
70,000	3,800	2,600	1,200	4,950	3,550	1,400	70,000	4,400	4,950
80,000	4,350	3,150	1,200	5,650	4,250	1,400	80,000	5,000	5,650
90,000	4,900	3,700	1,200	6,000	4,600	1,400	90,000	5,000	6,000
100,000	5,000	3,800	1,200	6,000	4,600	1,400	100,000	5,000	6,000
110,000	5,050	3,850	1,200	6,400	5,000	1,400	110,000	5,950	6,900
120,000	5,500	4,300	1,200	7,000	5,600	1,400	120,000	6,500	7,500
130,000	5,950	4,750	1,200	7,600	6,200	1,400	130,000	7,050	8,150
140,000	6,400	5,200	1,200	8,150	6,750	1,400	140,000	7,600	8,750
150,000	6,900	5,700	1,200	8,750	7,350	1,400	150,000	8,150	9,400
160,000	7,350	6,150	1,200	9,350	7,950	1,400	160,000	8,650	10,000
170,000	7,800	6,600	1,200	9,900	8,500	1,400	170,000	9,200	10,650
180,000	8,250	7,050	1,200	10,500	9,100	1,400	180,000	9,750	11,250
190,000	8,700	7,500	1,200	11,100	9,700	1,400	190,000	10,300	11,900
200,000	9,150	7,950	1,200	11,650	10,250	1,400	200,000	10,850	12,500
210,000	9,650	8,450	1,200	12,250	10,850	1,400	210,000	11,400	13,150
220,000	10,100	8,900	1,200	12,850	11,450	1,400	220,000	11,900	13,750
230,000	10,550	9,350	1,200	13,400	12,000	1,400	230,000	12,450	14,400
240,000	11,000	9,800	1,200	14,000	12,600	1,400	240,000	13,000	15,000
250,000	11,450	10,250	1,200	14,600	13,200	1,400	250,000	13,550	15,650
260,000	11,900	10,700	1,200	15,000	13,600	1,400	260,000	14,100	16,250
270,000	12,000	10,800	1,200	15,000	13,600	1,400	270,000	14,650	16,900
280,000	12,000	10,800	1,200	15,000	13,600	1,400	280,000	15,150	17,500
290,000	12,000	10,800	1,200	15,000	13,600	1,400	290,000	15,700	18,150
300,000	12,500	11,300	1,200	15,000	13,600	1,400	300,000	16,250	18,750
310,000	12,900	11,700	1,200	15,500	14,100	1,400	310,000	16,800	19,400
320,000	13,350	12,150	1,200	16,000	14,600	1,400	320,000	17,350	20,000
330,000	13,750	12,550	1,200	16,500	15,100	1,400	330,000	17,900	20,650
340,000	14,150	12,950	1,200	17,000	15,600	1,400	340,000	18,400	21,250
350,000	14,600	13,400	1,200	17,500	16,100	1,400	350,000	18,950	21,900
360,000	15,000	13,800	1,200	18,000	16,600	1,400	360,000	19,500	22,500
370,000	15,400	14,200	1,200	18,500	17,100	1,400	370,000	20,050	23,150
380,000	15,850	14,650	1,200	19,000	17,600	1,400	380,000	20,600	23,750
390,000	16,000	14,800	1,200	19,500	18,100	1,400	390,000	21,150	24,400
400,000	16,000	14,800	1,200	20,000	18,600	1,400	400,000	21,650	25,000
410,000	16,000	14,800	1,200	20,000	18,600	1,400	410,000	22,200	25,650
420,000	16,000	14,800	1,200	20,000	18,600	1,400	420,000	22,750	26,250
430,000	16,000	14,800	1,200	20,000	18,600	1,400	430,000	23,300	26,900
440,000	16,000	14,800	1,200	20,000	18,600	1,400	440,000	23,850	27,500
450,000	16,000	14,800	1,200	20,000	18,600	1,400	450,000	24,400	28,150
460,000	16,000	14,800	1,200	20,000	18,600	1,400	460,000	24,900	28,750
470,000	16,000	14,800	1,200	20,000	18,600	1,400	470,000	25,450	29,400
480,000	16,000	14,800	1,200	20,000	18,600	1,400	480,000	26,000	30,000
490,000	16,000	14,800	1,200	20,000	18,600	1,400	490,000	26,550	30,000
500,000	16,650	15,450	1,200	20,000	18,600	1,400	500,000	27,100	30,000
510,000	17,000	15,800	1,200	20,000	18,600	1,400	510,000	27,650	30,000
520,000	17,350	16,150	1,200	20,000	18,600	1,400	520,000	28,150	30,000
530,000	17,650	16,450	1,200	20,000	18,600	1,400	530,000	28,700	30,000
540,000	18,000	16,800	1,200	20,000	18,600	1,400	540,000	29,250	30,000
550,000	18,350	17,150	1,200	20,500	19,100	1,400	550,000	29,800	30,000

FOR USE WITH PRODUCERS ONLY - NOT FOR USE WITH THE GENERAL PUBLIC

Annual Earned Income	EMPLOYEE PAY ²			EMPLOYER PAY			Maximum Coverage with Group LTD Limit Chart		
	Non Taxable IDI Benefits			Taxable IDI Benefits			Annual Earned Income	Employee Pay DI	Employer Pay DI
	Total Indemnity	Basic Indemnity	SIO/SIS	Total Indemnity	Basic Indemnity	SIO/SIS			
560,000	18,650	17,450	1,200	20,500	19,100	1,400	560,000	30,000	30,000
570,000	19,000	17,800	1,200	21,000	19,600	1,400	570,000	30,000	30,000
580,000	19,350	18,150	1,200	21,000	19,600	1,400	580,000	30,000	30,000
590,000	19,650	18,450	1,200	22,000	20,600	1,400	590,000	30,000	30,000
600,000	20,000	18,800	1,200	22,000	20,600	1,400			
630,000	20,000	18,800	1,200	22,500	21,100	1,400			
660,000	20,000	18,800	1,200	23,000	21,600	1,400			
690,000	20,000	18,800	1,200	24,000	22,600	1,400			
720,000	20,000	18,800	1,200	24,000	22,600	1,400			
740,000	20,000	18,800	1,200	25,000	23,600	1,400			
770,000	21,000	19,800	1,200	25,000	23,600	1,400			
780,000	21,000	19,800	1,200	25,500	24,100	1,400			
790,000	21,000	19,800	1,200	26,000	24,600	1,400			
830,000	21,500	20,300	1,200	26,500	25,100	1,400			
840,000	22,000	20,800	1,200	27,000	25,600	1,400			
860,000	22,000	20,800	1,200	27,000	25,600	1,400			
880,000	22,000	20,800	1,200	27,500	26,100	1,400			
890,000	22,000	20,800	1,200	28,000	26,600	1,400			
900,000	22,500	21,300	1,200	28,000	26,600	1,400			
910,000	23,000	21,800	1,200	28,000	26,600	1,400			
930,000	23,000	21,800	1,200	28,500	27,100	1,400			
940,000	23,000	21,800	1,200	29,000	27,600	1,400			
970,000	23,500	22,300	1,200	29,500	28,100	1,400			
980,000	24,000	22,800	1,200	29,500	28,100	1,400			
990,000	24,000	22,800	1,200	30,000	28,600	1,400			
1,020,000	24,500	23,300	1,200	30,000	28,600	1,400			
1,040,000	25,000	23,800	1,200	30,000	28,600	1,400			
1,110,000	25,200	24,000	1,200	30,000	28,600	1,400			
1,120,000	25,500	24,300	1,200	30,000	28,600	1,400			
1,140,000	26,000	24,800	1,200	30,000	28,600	1,400			
1,170,000	26,500	25,300	1,200	30,000	28,600	1,400			
1,200,000	27,000	25,800	1,200	30,000	28,600	1,400			
1,240,000	27,500	26,300	1,200	30,000	28,600	1,400			
1,270,000	28,000	26,800	1,200	30,000	28,600	1,400			
1,310,000	28,500	27,300	1,200	30,000	28,600	1,400			
1,340,000	29,000	27,800	1,200	30,000	28,600	1,400			
1,370,000	29,500	28,300	1,200	30,000	28,600	1,400			
1,390,000	29,600	28,400	1,200	30,000	28,600	1,400			
1,400,000	29,700	28,500	1,200	30,000	28,600	1,400			
1,410,000	29,800	28,600	1,200	30,000	28,600	1,400			
1,420,000	29,900	28,700	1,200	30,000	28,600	1,400			
1,430,000	30,000	28,800	1,200	30,000	28,600	1,400			

¹ All applicants in occupational classes 3A to 6S who can earn \$60,000 or more per year may choose the Total indemnity issue limit as all base coverage. These amounts do not apply to RSDII

² With after-tax dollars

Occupational Class Limits

Occ Class	Issue Limit	Participation with IDI	Participation with LTD
6S, 6A, 5A, 4A,	\$20,000	\$30,000	\$30,000
5S, 5D	\$16,000	\$25,000	\$25,000
5I, 4M	\$15,000	\$20,000	\$20,000
3A	\$12,000	\$12,000	\$20,000
2A	\$7,000	\$7,000	\$15,000
A / B	\$4,000	\$4,000	\$4,000

- Not applicable in California
- Age 59 and older the maximum, all sources is \$10,000 /mo.
- The maximum issue limit for Mortgage Comp (AH5-88 in NY and MN) is \$2,500/mo.
- The maximum issue limit for the Priority Plus is \$10,000/mo. including SMB/SIS
- The maximum issue limit for the Your Occupation rider and all Transitional Your Occupation riders is \$16,000/mo.

If the total of MetLife IDI coverage in force and applied for exceeds \$16,000 per month, then the amount in excess of \$16,000 per month will include a premium surcharge. For Benefits in excess of \$16,000:

Benefits to age 65 - 70% premium surcharge

5 yr benefit period - 35% premium surcharge