

DISABILITY INCOME

Human Earnings Value



MetLife



what is the value of a **lifetime**
of earned income?

A woman with long dark hair, wearing a white blazer over a patterned top, is holding a white mug with both hands. She is looking directly at the camera with a slight smile. The background shows an office environment with a desk, a computer monitor, and a window with blinds.

protect
Your most
valuable
asset

if

you're like many people, you may be surprised by the magnitude of your Human Earnings Value. Imagine for a moment how your life would change if an illness or injury left you unable to work and earn an income.

- **How would you maintain your lifestyle?**
- **What would happen to your family?**
- **How would you pay for your children's education?**
- **How would you fund your retirement?**

While not an asset in the accounting sense, the value of your ability to earn an income can be quantified by using the concept of Human Earnings Value.

How does your Human Earnings Value compare to your other assets?

For many Americans, their ability to earn an income is their most valuable asset. Consider how your Human Earnings Value compares to the value of some of your other assets, like your car or your home.

You probably have insurance to cover your car and your home. What steps have you taken to protect what may be your most valuable asset, your ability to earn an income—your Human Earnings Value?

It's important to protect what may be your most valuable asset

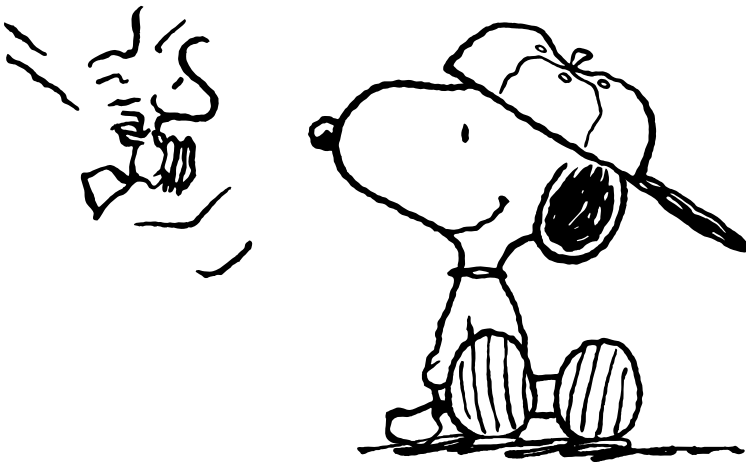
So much depends on your ability to earn an income—your life, your family, your future, your family's financial future.

The chances of an illness or injury leaving a person unable to work and earn an income are probably greater than you think. Did you know that a person has a two to four times greater likelihood of being disabled for 90 days or longer before the age of 65 than of dying before the age of 65?¹

You would probably never leave your home or car exposed. Why leave your potentially greatest asset, YOUR ABILITY TO EARN AN INCOME—your Human Earnings Value, uncovered?

We all have a responsibility to make conscious, deliberate decisions about the future of those who depend on us. Yet most people make these decisions passively by simply neglecting to think about the impact a disability would have on their lives. You may think that you already have a plan in place.

¹ Weighted averages based on MetLife disability insurance sales applied to calculations from Milliman, Inc. on disability experience results for 1990–1999 from the Individual Disability Experience Committee of the Society of Actuaries.





Let's talk today about
protecting
your
human earnings
value.

Consider the following:

How about Group Long-Term Disability (LTD)?—If provided by your employer it may only cover a portion of your base salary instead of total compensation, which may include bonuses or commissions. In addition, the benefits from the group LTD plan may be capped at a maximum monthly benefit. LTD benefits could be subject to income tax and may not be portable if you leave your present employer. Consequently, the benefit that you do receive may be far less than you need.

What about your retirement plan? In the event that you become sick or hurt and unable to work, you may be allowed to take withdrawals from your retirement plan without tax penalty. If you spend tomorrow's dollars today, however, how will that impact your lifestyle when you retire?

Perhaps you have additional savings? Assuming that you save 10% of your income every year, then 1 year of disability could wipe out 10 years of savings. What would you do then?

Did you consider borrowing money? You may not be able to secure a loan if you are disabled and unemployed.

What about Social Security? Qualifying for Social Security Disability benefits may be more difficult than you think. To qualify for Social Security, your disability must be expected to last at least 12 months and/or end in death. Furthermore, to qualify you must be unable to engage in ANY occupation.

The guidance you need

Over the course of your lifetime how will you protect what may be your largest asset? At MetLife, we feel we have a responsibility to help our clients make a conscious, deliberate decision about their future, rather than leaving it exposed to chance and good luck.

MetLife has equipped its Representatives with the tools and resources to help estimate your Human Earnings Value, and to evaluate your personal situation. In addition, your Representative can review any group disability insurance you may have through your employer, as well as determining your eligibility for individual disability income insurance. Speak with your MetLife Representative today to find out more.

Get protection from an industry leader

MetLife sold its first disability income policy in 1921 and has been committed to individual disability income insurance ever since. MetLife has a long history of meeting the disability income insurance needs of both individual and group customers.



Going to work each day is an activity many of us take for granted. After all, it's natural to focus on the day-to-day responsibilities of our careers and families.

you are like most people, you rely on your income to provide for your family. It's your ability to earn an income that allows you to live a comfortable lifestyle, fund your children's education and ensure your retirement meets your expectations.

Despite this, many people have difficulty understanding how much their earning potential over the course of their lives is worth. Have you ever considered how much you will earn over your working years?

Using a concept called Human Earnings Value you will get a better understanding of the value of your earned income over the course of your working years. This concept quantifies the value of a lifetime of earned income while taking inflation and the time value of money into consideration and calculates the present value of that amount. To better understand your own Human Earnings Value, consider the chart below.

your human earnings value your ability to earn an income may be your most valuable asset.

Current Age	Annual Earned Income				
	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000
30	\$853,837	\$1,280,756	\$1,707,674	\$2,134,593	\$2,561,512
35	\$748,653	\$1,122,979	\$1,497,306	\$1,871,632	\$2,245,959
40	\$638,313	\$957,470	\$1,276,627	\$1,595,784	\$1,914,940
45	\$522,566	\$783,849	\$1,045,132	\$1,306,415	\$1,567,699
50	\$401,146	\$601,719	\$802,292	\$1,002,865	\$1,203,438

Human Earnings Value is the capital needed today to replace a lifetime of earned income to age 65 assuming a 4% annual salary increase, a 5% investment rate of return and a 25% tax rate. This chart is intended to illustrate earnings potential and actual income may vary.

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Like most disability income 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.

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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 Insurance Department. 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.



Metropolitan Life Insurance Company

200 Park Avenue

New York, NY 10166

www.metlife.com

1010-3291 HEV BROCH

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