



# MetLife

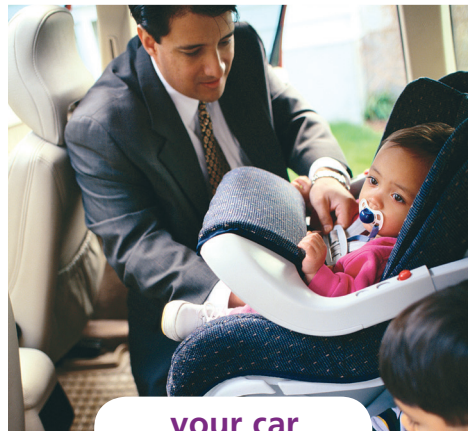
## Determining Your Human Earnings Value

Part 1—Consider some of your most valuable assets



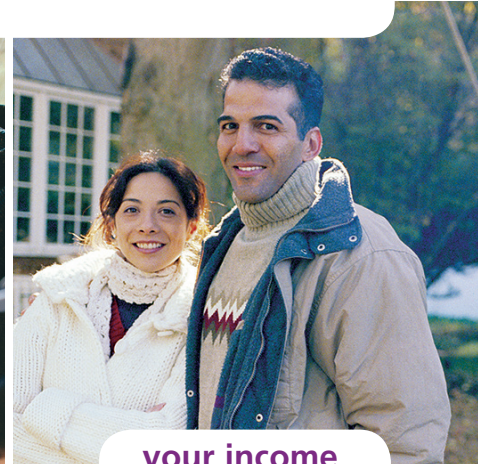
**your home**

what is the value of your home?



**your car**

what is the value of your car?



**your income**

what is your income today?

You wouldn't leave your home or your car unprotected.  
Why leave what may be your most valuable asset exposed?

**Your Human Earnings Value** represents the value of a lifetime of earned income to you and your family.

Your Human Earnings Value					
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 present value of the capital that would be needed today to replace a lifetime of earned income to age 65, assuming a 4% compounding salary increase, a 5% investment rate of return and a 25% tax rate. While not an asset in the accounting sense, the value of your ability to earn an income may be quantified using the concept of Human Earnings Value.

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

Estimated Human Earnings Value: \_\_\_\_\_

## Part 2—Let's gather more information to help design a solution for your income protection

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Age: \_\_\_\_\_ Job Description: \_\_\_\_\_

Base Income: \_\_\_\_\_ Incentive Compensation (Bonuses/Commissions): \_\_\_\_\_

☐ Smoker ☐ Non-Smoker

### Do You Have a Long-Term Disability Plan Through Your Employer?

☐ Yes ☐ No

• What is the income replacement percentage? ☐ 50% ☐ 60% ☐ 66⅔% Other \_\_\_\_\_

• Does your employer pay the premiums? ☐ Yes ☐ No

• Is there a cap on the monthly maximum benefit? ☐ Yes ☐ No

• Is incentive compensation covered? ☐ Yes ☐ No

If you are unaware of the information above, may I call your employer on your behalf? ☐ Yes ☐ No

Do you have a copy of your LTD benefit booklet? ☐ Yes ☐ No

Do you have any existing individual disability income insurance? ☐ Yes ☐ No

If so, what is your monthly benefit? \_\_\_\_\_

Agent Name: \_\_\_\_\_ Agency: \_\_\_\_\_

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 for 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 for 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 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.

Disability income insurance is issued by Metropolitan Life Insurance Company on IDI2000-P/NC, IDI2000-P/NC-ML, IDI2000-P/GR, AH 5-88, AH 6-90, IDIP12-01-IDIP12-08, AH 7-96-CA and AH 8-96-CA. September 2013.

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

# MetLife

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