

Product Update

MetLife

November 2015

New Occupation Class Guidelines Now Available

- **MetLife is now more competitive for your high-income clientele. The following occupations have been upgraded to our highest non-medical occupation class (see chart below for additional details).**
 - Owners of large advertising agencies
 - Owners of large construction companies
 - Consultants with net income of more than \$100,000
- **We have also upgraded numerous other high-income occupations. Below is the full list of upgrades:**

Advertising	Old	New
Owners of large agency of 10 or more employees	5A*	6S
Owners with up to 10 employees	4A	5A*
Construction	Old	New
Owner contractors		6S
• 50 or more full-time employees, no manual duties, and up to 25% site visits	5A*	
Consultants	Old	New
Consultants with income of more than \$100,000 (Not otherwise listed, office duties primarily, not working exclusively from home and income for each of the last two years from consultant duties)	5A*	6S
Financial Services	Old	New
Hedge Funds, Money Managers, Arbitrage, Venture Capital, Portfolio Managers		6S
• Salaried employee of a firm with 25 or more employees	5A*	
Real Estate	Old	New
Developers with Office duties, no manual or sales duties, up to 15% site visits		6S
• Income of more than \$150,000	5A	
• Income between \$80,000–\$150,000	3A	5A
Real Estate Agency Principals or Owners		5A
• Income of more than \$100,000	3A	
• Income between \$65,000–\$100,000	3A	4A
Real Estate Brokers - Commercial		4A
• Income \$65,000 or higher	4A	
• Income up to \$65,000	N/A	3A

* Business owner upgrade not available

- In addition to the occupation class upgrades, we have made updates to our reference manual to clarify some occupation classes.

Occupations	New
Automotive	
Dealers – Premium Certified Pre-owned	5A*
Financial Services	
Salaried Employees <ul style="list-style-type: none"> • Income up to \$65,000 • Income between \$65,000 and \$80,000 • Income more than \$80,000 	3A 5A 6S
Fundraising/Public Relations	
Fundraising Managers	6S
Public Relations Managers	6S
Marketing	
Marketing Managers and Marketing Directors	6S
Marketing Consultants	5A
Marketing Administrators	5A
Marketing Specialists	5A
Public Relations	
Public Relations Specialists	5A
Office Workers (not otherwise classified)	
Earnings of \$35,000 or higher	4A
Others	3A
Oil and Natural Gas Industry	
Petroleum Engineers	6S
Electrical Engineers 90% office duties and up to 25% site visits 25% or more field work	6S 3A
Geoscientists 90% office duties and up to 25% site visits 25% or more field work	6S 3A
Mechanical Engineers 90% office duties and up to 25% site visits 25% or more field work	6S 3A
Health and Safety Engineers	3A
Hydrologists	3A
Geographers	3A
Petroleum Pump System Operators, Refinery Operators, and Gaugers Rotary Drill Operators, Oil and Gas; Service Unit Operators, Oil, Gas, and Mining; Derrick Operators, Oil and Gas; Wellhead Pumpers; Geological and Petroleum Technicians; Roustabouts, Oil and Gas	N/A

* Business Owner upgrade not available

Occupation Class	Criteria for Executives and Office Professionals
6S	Must meet the following requirements: <ul style="list-style-type: none"> • Employed full-time (30 hours per week minimum) with a financially sound company employing 10 or more employees • Business location is other than residence or residential property • Income more than \$80,000 or more for each of the last two years (with most from salary as opposed to variable sources) • Duties are primarily policy making, managing and consulting – no supervision of employees with physical or manual duties.
5A	Must meet the following requirements: <ul style="list-style-type: none"> • Employed full-time (30 hours per week minimum) with a financially sound company employing 10 or more employees • Business location is other than residence or residential property • Income more than \$65,000 for each of the last two years (with most from salary as opposed to variable sources) • Duties are primarily policy making, managing and consulting – no supervision of employees with physical or manual duties
3A	Must meet the following requirements: <ul style="list-style-type: none"> • Employed full-time (30 hours per week minimum) with a financially sound company employing 10 or more employees • Business location is other than residence or residential property • Income up to \$65,000 for each of the last two years (with most from salary as opposed to variable sources) • Duties are primarily policy making, managing and consulting – no supervision of employees with physical or manual duties

* Business owner upgrade not available

For help or further explanation on these changes, please contact

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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.

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1510-281870 CS BDDI281764
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