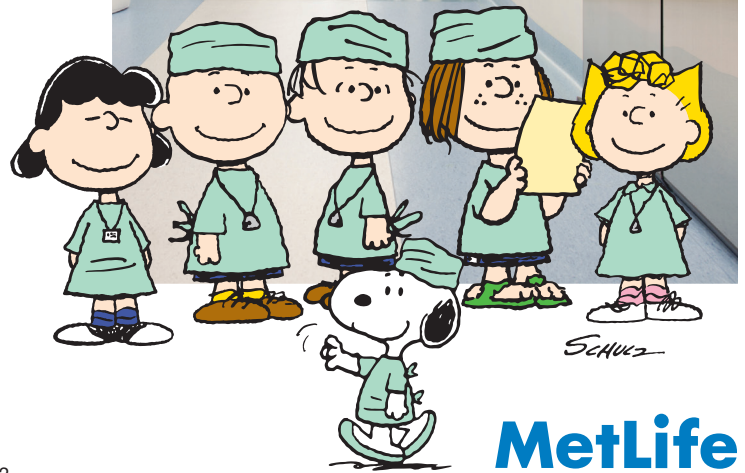


Special Opportunity for Students

As you transition out of medical school, getting the right disability insurance program might not jump to the top of your to-do list. But the fact is, a disability program specifically designed for your profession can be an important foundation for your long-term financial well-being. Essentials Disability Income Insurance is that plan.

Highlights of Essentials Disability Income Insurance

- Fixed, Discounted premiums. Premiums will not increase for as long as the policy is in force^{1,3}
- \$2,500 initial monthly disability benefit
- Policy is non-cancellable and guaranteed renewable²
- Specialty Your Occupation definition of disability⁴
- Portable individual disability policy
- Future increase option for additional \$7,500 per month of disability coverage. You can increase your coverage as your income increases, without medical underwriting³
- Easy underwriting
- No intrusive or time consuming medical exams
- Underwritten by Metropolitan Life Insurance Company (MetLife)—a name you know



Applying is Quick and Easy

☎ 866-717-8029, Monday thru Friday, 9:00 AM – 5:30 PM EST

✉ info@mdessentialsprogram.com

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Don't miss this chance to start protecting your future income. Apply for Essentials Disability Income Insurance today.

By leveraging the buying power of America's medical students and residents, AMA Insurance is pleased to introduce an opportunity for eligible graduating medical students - Essentials Disability Income Insurance. Graduating medical students can apply for high quality disability income insurance coverage from Metropolitan Life Insurance Company (MetLife).

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¹ Discounts vary by state and are not available in all states.

² The premium for the \$2,500 monthly benefit will be based on the 5S Occupation Class.

³ Premiums are fixed and will not change until age 64, or on the 5th policy anniversary if later, depending on the state of issue. After this time, your premiums may change. If you increase the benefit amount, there will be an additional premium associated with the increased benefit.

⁴ Even if you are employed in another occupation, you will be eligible of your regular occupation, and you are under the appropriate care of a physician. MetLife will consider the material and substantial duties you are performing, including those of a professionally recognized specialty (or specialties, if more than one) immediately prior to the time you become disabled to be the material and substantial duties of your occupation.

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