NAVIGATOR
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MetLife®
大都會人壽

MetLife Lifetime Shield Term Insurance

Secure a Good Life
Protect Your Family

"You work hard to assure the best for your family. Yet, life is full of challenges and surprises that can keep you from fulfilling your goals and obligations. Do you have the appropriate plan to deal with the unforeseeable changes in life?"

MetLife Lifetime Shield Term Insurance

At MetLife, we are dedicated to helping you stay on track with **MetLife Lifetime Shield Term Insurance** (the "Plan"), a term life insurance plan offering lower-cost protection. With guaranteed renewal[1] and guaranteed convertibility[2], you can enjoy enhanced flexibility to protect you and your loved ones against the unexpected throughout life's journey.

Life Protection at a Low Cost

The Plan is designed to offer you a high level of life protection at a **lower premium**, which can be paid on a **monthly or annual** basis. For example, a non-smoking 30-year-old male in good health can pay as little as around HK$6.9 a day[3] to enjoy life protection with a sum assured of HK$2,000,000.

Automatic Renewal[1] and Convertibility Guaranteed[2] for Peace of Mind

Your priorities and protection needs may change during different chapters of your life. The Plan offers you the **flexibility to extend your protection to whole life**. We guarantee you can renew your policy every year automatically[1], regardless of the state of your health at or before reaching the last policy renewal age of 99. The premium will be adjusted at the policy renewal date to reflect your age at the time.

What's more, you can also enjoy the guarantee of switching the policy[2] to our designated whole life insurance plan before the age of 65 without further underwriting. With **guaranteed renewal**[1] and **guaranteed convertibility**[2], you can provide your loved ones with lifetime protection.

Securing Bright Future for Loved Ones in Your Preferred Way

In the unfortunate event of the death of the insured person during the policy term, the beneficiary(ies) will receive a **Life Benefit**[4] equivalent to the sum assured. To help you better secure the future well-being of your loved ones, the Plan also gives you all the flexibility you need to choose, in advance, how to distribute the Life Benefit[4] to each of the beneficiaries in line with their individual needs.

All or part of the Life Benefit[4] can be distributed in a **lump sum** to your loved ones to relieve them of the financial stress of mortgages and other obligations. To ensure that your loved ones will have a guaranteed income stream in the future, you can even have the distribution schedule customized in such a way that each beneficiary receives a **fixed or variable installment** at regular intervals for a period of up to 30 years.

Multiple Options to Further Enhance Protection for You

In addition to family protection, the Plan also comes with **optional benefits** to give you total peace of mind and help you pursue more from life. Based on your specific needs, you can also choose to further enhance your protection with optional benefits, including the hospital cash and out-patient surgery benefit, accidental death and dismemberment benefit, as well as critical illness and other protection coverages.

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Act now!
Enroll in MetLife Lifetime Shield Term Insurance to protect your loved ones in a simple and affordable way!

Plan Summary

Issue Age	Age 18-70 (Age last birthday)
Policy Currency	- HK Dollar; or - US Dollar
Policy Term	Yearly renewable up to age 100 of the insured person[1]
Premium Payment Term	Up to age 100 of the insured person
Premium Payment Mode	- Annual payment; or - Monthly payment
Minimum Sum Assured	HK$80,000 / US$10,000 per policy (Subject to the minimum premium requirement)
Minimum Premium	- Annual payment: HK$900 / US$112.5 - Monthly payment: HK$120 / US$15

Remarks:

1. The automatic renewal is applicable provided that all premiums due have been paid and there is no increase in the amount of benefit payable under the policy of the Plan. Please refer to the Policy Provisions of the Plan for details.
2. The maximum sum assured of the converted new whole life insurance plan is up to the sum assured of your policy of the Plan. The insured person must meet the minimum requirements for the converted new whole life insurance plan. Please refer to the Policy Provisions for details.
3. The amount is for reference only and rounded up. It is based on the assumption that the annual premium payment mode is adopted.
4. If the insured person commits suicide within the first 13 months from the Issue Date or the first 13 months from the effective date of reinstatement, as the case may be, no Life Benefit shall be payable. In such event, MetLife Limited shall only refund the total premiums paid to the policyowner. The policy of the Plan will automatically terminate upon the death of the insured person.

Important Notes:

- The above information is intended for reference only. Please refer to the relevant Policy Provisions of MetLife Lifetime Shield Term Insurance for detailed terms and conditions.
- MetLife Lifetime Shield Term Insurance is an insurance plan with no savings element. All premiums pay for the insurance and related costs. If you are not fully satisfied with your policy, you have the right to cancel it within the Cooling-off Period and obtain a refund of any premiums paid provided that you have not made any claims under the policy. A written notice signed by you together with the policy must be received by MetLife Limited at its Hong Kong office within the Cooling-off Period (that is, 21 days after the delivery of the policy or the issue of a Notice informing you/your representative about the availability of the policy and the expiry date of the Cooling-off Period, whichever is earlier). If you cancel the policy after the expiration of the Cooling-off Period, you may not obtain a refund of any premiums paid.
- MetLife Limited is the insurance underwriter of MetLife Lifetime Shield Term Insurance, and is solely responsible for all content, approvals, coverage and benefit payment. MetLife Limited is a wholly-owned subsidiary of MetLife, Inc. in Hong Kong and operates under the "MetLife" brand.
- MetLife Limited is a private company limited by shares. The registered office is Level 20, Cityplaza 3, 14 Taikoo Wan Road, Taikoo Shing, Hong Kong.
- In case of any discrepancy between the English and Chinese versions of this leaflet, the English version shall prevail.

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