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MetLife
大都會人壽

MetLife Easy Term Essential Insurance

Optimize your protection at a low cost
Build a cornerstone for life

"Planning ahead to provide the best support for your family is the ultimate expression of love. It is essential to protect their future as well as everything you have accomplished over the years. Are you ready to lead a protected life with full confidence?"

MetLife Limited

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MetLife Easy Term Essential Insurance

At MetLife, we are dedicated to helping you secure your family's future. Our **MetLife Easy Term Essential Insurance** (the "Plan") provides you with a simple and level term life insurance plan with various coverage period options to fit your personal needs at a low cost. 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.

Various Coverage Periods for Selection

The Plan offers 5 initial terms of coverage for you to choose from: **10 years, 15 years, 20 years, 25 years or 30 years**. You can select the one that best suits your needs and life stage.

Initial Term	10 years	15 years	20 years	25 years	30 years
Issue Age (Age last birthday)	18-80	18-80	18-80	18-75	18-70
Last Renewal Age (Age last birthday)	90	85	80	75	70
Premium	The premium is fixed throughout the chosen coverage period[3].				

Affordable Optimal Life Protection

The Plan is designed to offer you a **high level of life protection at a competitive premium**. For example, a non-smoking 30-year-old male in good health can pay as little as around HK$9.8 a day[4] to enjoy 10 years of life protection with a sum assured of HK$4,000,000.

The premium is fixed throughout the chosen coverage period[3], enabling you to plan your finances in advance. You can pay the premium on a monthly or annual basis, giving you the certainty you need to make budgeting simple.

Extended Coverage with Automatic Renewal[1] and Convertibility Guaranteed[2]

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

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

Shielding Your Loved Ones against the Unexpected

In the unfortunate event of the death of the insured person while the policy of the Plan is in force, the designated beneficiary(ies) will receive a **Life Benefit**[5] 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[5] to each of the beneficiaries in line with their individual needs.

All or part of the Life Benefit[5] 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.

Enhanced Protection for You

For your enhanced protection, the Plan provides an **Accidental Total and Permanent Disability Benefit**[6]. If the insured person suffers from total and permanent disability as a result of an accident while the policy is in force, a lump sum of HK$100,000[7] / US$12,500[7] will be provided to offer you financial relief.

The Plan also offers you the **Waiver of Premium Benefit**[8] for continuous protection. If the insured person suffers from total and permanent disability as a result of bodily injury or sickness between age 18 and 65 while the policy is in force, any further premiums payable under the policy of the basic plan will be waived.

In addition, the Plan 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 an array of optional benefits, including the medical reimbursement benefit, hospital cash and out-patient surgery benefit, critical illness benefit, as well as the accidental death and dismemberment benefit.

Plan Summary

Initial Term and Issue Age	**Initial Term**	10 years	15 years	20 years	25 years	30 years
	Issue Age (Age last birthday)	18-80	18-80	18-80	18-75	18-70
Policy Currency	- HK Dollar; or - US Dollar					
Premium Payment Mode	- Annual payment; or - Monthly payment					
Minimum Sum Assured	HK$600,000 / US$75,000 per policy					

Act now!
Enroll in MetLife Easy Term Essential Insurance
to build a cornerstone for loved ones in an easy and affordable way!

Remarks:

1. The policy of the Plan is guaranteed to be automatically renewed provided that: (i) all premiums due have been paid; (ii) the insured person's age does not exceed the applicable last renewal age at the time of renewal; and (iii) there is no increase in the sum assured of the Plan. Please refer to the Policy Provisions of the Plan for details.
2. The guaranteed convertibility is applicable provided that the conversion is exercised before age 65 of the insured person, and no claim payments have been made under the policy of the Plan. 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 of the Plan for details.
3. The premium shall be adjusted at each policy renewal date by the attained age on the renewal date, and shall remain unchanged during each renewal term, the duration of which is same as the initial term. MetLife Limited also reserves the right to adjust the rate of premium under the basic plan upon renewal at each renewal date.
4. The amount is for reference only and rounded up, assuming that the annual premium payment mode is adopted and the premium is calculated based on a standard premium rate.
5. 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 for the basic plan from the issue date or reinstatement date, as the case may be, to the policyowner. The policy of the Plan will automatically terminate upon the death of the insured person.
6. The Accidental Total and Permanent Disability Benefit is subject to the occupation underwriting requirement.
7. A lump sum of HK$100,000 or US$12,500 will be payable depending on the currency specified in the Policy Schedule of the Plan.
8. The Waiver of Premium Benefit is available if the age of the insured person is between 18 and 60 at the time of policy issuance, subject to the occupation underwriting requirement. Premiums continue to be payable during the 6 months from the time when the bodily injury or sickness causing the total and permanent disability as defined in the Policy Provisions first manifests. Please refer to the Policy Provisions of the Plan for details.

Important Notes:

• The above information is intended for reference only. Please refer to the relevant Policy Provisions of MetLife Easy Term Essential Insurance for detailed terms and conditions. • MetLife Easy Term Essential 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 Easy Term Essential 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 brochure, the English version shall prevail.

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