

Why MetLife?



Market leading trauma reinstatement

MetLife's unique Trauma Cover Reinstatement Option ensures continuous cover after multiple benefit payments – **up to six times** the Trauma Cover Amount for multiple claims across each Trauma Category for the life of the Policy.



Continuous cover during the claim period

MetLife's Life Cover Buy Back Option restores your clients' Linked Life Cover 14 days following a TPD Cover claim payment. During this period, your clients' **Linked Life Cover is not cancelled or reduced** and they continue to remain protected.



5 and 10 year Fixed Term Options

An **affordable solution** that provides your clients with premium assurance for a 5 or 10 year fixed term.



Ability to work during Income Cover Excess Period

MetLife is the only insurer that allows your clients to work throughout the Excess Period, **regardless of occupation** (not just for white collar occupations like other insurers).



Flexible work hour requirements

MetLife only requires your clients to work a **minimum of 15 hours per week** for Income Cover, while most insurers require a minimum 20 hours per week.



Generous entry and expiry ages

This makes cover **accessible for more Australians**. Entry age is up to 73 years for Life Cover and up to 64 years for TPD, Trauma and Income Cover. Expiry age is 130 years for Life Cover and 75 years for TPD, Trauma and Income Cover.

Did you know?

Our parent, MetLife Inc. was the first life company to pay a claim on the sinking of the Titanic, and in partnership with the American Red Cross, we transformed our corporate headquarters into an administrative relief and support centre for Titanic survivors and their families.



TPD Cover – Any Occupation Benefit to age 75

MetLife offers Any Occupation TPD definition to **age 75** unlike most insurers who only offer to age 65 or 70.



True CPI increases

MetLife CPI increases **average 2%** while most other insurers average 5%, making it more affordable for your clients.



Life Cover – Specified Events Benefit for blue collars

MetLife is the only insurer to offer a **Specified Events benefit for blue collar occupations** under Life Cover (not just under Income Cover like other insurers).



Award winning

MetLife Australia is winner of the ANZIIF Australian Life Insurance Industry Awards 2019 – **Life Insurance Company of the Year**.

About MetLife

MetLife is a leading provider of life insurance, partnering with employers, super funds and financial advisers to help more Australians protect the lifestyle they love.

Backed by over 150 years of history and a strong global presence, we have the scale and experience to be a valued and trusted partner in business.

More than 90 million people around the world have put their trust in MetLife to protect what matters most – their families, their finances and their future.

Locally led. Globally backed.



To find out more, contact your local MetLife BDM.

[metlife.com.au](https://www.metlife.com.au)

MetLife Protect is issued by MetLife Insurance Limited (ABN 75 004 274 882, AFSL 238096). MetLife Protect Super is issued by Equity Trustees Superannuation Limited (ABN 50 055 641 757, AFSL 229757).

This information is of a general nature and has been prepared without taking into account your objectives, financial situation or needs. You should seek independent financial advice having regard to your objectives, financial situation and needs.

We recommend that you read the MetLife Protect Product Disclosure Statement, available by calling 1800 523 523 or visiting www.metlife.com.au, before deciding whether to acquire, or to continue to hold, these products.



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