

Simply Life

Fact Sheet

MetLife®

Simply Life has been designed for you and your client in order to simplify the application process for life insurance. Simply Life offers Death and Terminal Illness Cover, optional Trauma and TPD Cover up to \$1 million with a fraction of the paperwork of other products.

The application form is easy to complete with a limited number of Personal Health Questions. Our follow up tele-underwriting service enables you to spend more time on your client relationship and less time doing paperwork along with the time taken chasing up outstanding information required to complete the application.

Purpose of product	To pay a lump sum benefit in the event of death or terminal illness, and if selected, total and permanent disability and trauma.
Entry ages	Death and Terminal Illness: 16–79 next birthday Total and Permanent Disability (TPD): 16–64 next birthday Trauma Cover: 16–64 next birthday
Expiry ages	Death and Terminal Illness: 99 next birthday Trauma: 99 next birthday* TPD: 99 next birthday# <small>*Limited conditions apply from age 70. # Limited conditions apply from age 65.</small>
Multiple lives	Up to two people can be covered with only one policy fee payable.
Maximum benefit level	\$1 million.
Premium options	Variable yearly stepped rates.
Minimum premium	\$250 – including policy fee.
Policy fee	\$65 – up to two lives insured under the same policy.
Other charges	Payment Options Yearly – No extra charge Half Yearly – 3% processing fee Monthly – 6% processing fee
Sum Insured discount	10% at \$500,000 and above.
Guarantees	<ul style="list-style-type: none"> ■ MetLife guarantees to renew insurance cover each year provided that insurance premiums are paid when due. ■ MetLife offers a guarantee of upgrade promise.
Exclusions	Death and Terminal Illness: <ul style="list-style-type: none"> ■ Suicide, within 13 months of commencement or reinstatement date. TPD: <ul style="list-style-type: none"> ■ Self-inflicted injury. Trauma: <ul style="list-style-type: none"> ■ Any condition referred to as an excluded event under Trauma definitions. (Refer to Trauma definitions contained within the Product Disclosure Statement).

Benefits	
Death cover	<ul style="list-style-type: none"> ▪ Lump Sum payment in the event of death. ▪ This is the primary basis of cover, optional cover for trauma and TPD must be equal or less than the life sum insured.
Trauma cover	<ul style="list-style-type: none"> ▪ Provides a lump sum benefit should the insured suffer from one of the listed trauma events. ▪ In the event of a trauma payment, the original life sum insured is unaffected. ▪ 'Loss of Independence' covered to age 99.
Advance funeral benefit	\$10,000 advance payment upon presentation of Proof of Age and Death Certificate.
Financial planning benefit	Up to \$500 upon presentation of receipts for financial planning consultations after a benefit payment.
CPI Increases	<p>Automatic yearly increase until policy expiration. Increases will not apply if they would cause the Sum Insured to exceed:</p> <ul style="list-style-type: none"> ▪ Death and Terminal Illness: \$1 million ▪ Trauma: \$1 million ▪ TPD: \$1 million
Optional benefits (for an additional Premium)	
Total and permanent disability (TPD)	<ul style="list-style-type: none"> ▪ Provides a lump sum payment in the event of TPD. ▪ 'Any Occupation' and 'Homemaker' cover only. ▪ 'Loss of Independence' is covered to age 99. ▪ In the event of a TPD benefit being paid the Term Life cover amount is reduced by the amount of the benefit payment.
Trauma	<ul style="list-style-type: none"> ▪ Provides a lump sum benefit should the insured suffer from one of the listed trauma events. ▪ In the event of a trauma payment the original life sum insured is unaffected. ▪ 'Loss of Independence' is covered to age 99.

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Monday to Friday 8.00am to 6.00pm EST

MetLife®

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