

# Your Life

comprising of Term Life, LifeCare Trauma, Term Life (under the Citicorp Retirement Fund)

Supplementary Product Disclosure Statement (SPDS) issued on 1 July 2005

Issuer: MetLife Insurance Limited (formerly known as Citicorp Life Insurance Limited) ABN 75 004 274 882 AFSL No.238 096

# MetLife®

## About this document

This Supplementary Product Disclosure Statement supplements the Your Life Product Disclosure Statement (PDS) prepared on 7 October 2004. It is to be read together with that PDS.

## Important Changes

Citicorp Limited which is a wholly owned subsidiary of Citibank Pty Limited has agreed to transfer the ownership of Citicorp Life Insurance Limited (CitilInsurance) to MetLife International Holdings, Inc (MetLife) with effect on and from 1 July 2005.

From 1 July 2005, CitilInsurance will continue to issue this product under its new name, MetLife Insurance Limited.

In the PDS, references to "Citicorp Life Insurance Limited", "CitilInsurance", "the insurer", "we", "our" and "us" should be read as references to MetLife Insurance Limited from 1 July 2005.

On and from 1 July 2005, the product issuers Citicorp Life Insurance Limited (now called MetLife Insurance Limited) and Citicorp Investments Limited will no longer be part of the same group of companies.

**These changes will not result in any variation to the terms and conditions described in the PDS.**

## About MetLife

Headquartered in the U.S., MetLife, Inc., through its affiliates, is a leading provider of insurance and other financial services to individual and institutional customers. The company ranks #37 on the Fortune 500® listing and #106 on the Fortune Global 500®. The MetLife companies serve millions of customers worldwide, and through its U.S. group businesses, 88 of the top 100 Fortune 500® companies. Outside the U.S., the MetLife companies serve over 14.5 million customers through direct insurance operations in Asia-Pacific, Latin America and Europe.

In Australia, MetLife offers group insurance and personal life insurance through financial planners, brokers and direct marketing channels, and investment products through financial planners.

The insurance products have been designed to suit every life stage and the product offerings include Term Life Insurance, Trauma Insurance, Salary Continuance Insurance, Loan Protection and Mortgage Repayment Insurance Products.

The investment vehicles include the Guaranteed Income Plan (incorporating a complying annuity), Allocated Pension, Term Allocated Pension and Personal Superannuation. All of these investments are fixed term/fixed rate investments that provide clients with a capital guarantee.

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## Privacy

MetLife Insurance Limited will continue to treat your personal information in accordance with the privacy statement described in the PDS. The privacy officer can be contacted by mail or phone on the address and phone number below, or by email at: [metlife.privacy@citigroup.com](mailto:metlife.privacy@citigroup.com).

MetLife Insurance Limited  
Privacy Officer  
GPO Box 3319  
Sydney NSW 2001

Telephone: 1300 555 625

Email: [metlife.privacy@metlife.com](mailto:metlife.privacy@metlife.com)

In connection with the administration of the Plan, Citicorp Investments Limited and MetLife Insurance Limited will pass information concerning you and your policy to each other.

## Applications, up-to-date information and complaints

Cheques should be made payable to:  
"MetLife Insurance Limited".

If you wish to make a complaint or obtain up-to-date information, please contact MetLife Insurance Limited by mail at the below postal address or by phone on 1300 134 669.

Lodge your completed application by mail to the following postal address:

MetLife Insurance Limited  
GPO BOX 4528  
Sydney NSW 2001

## Contacting Us

For more information please contact your adviser or contact MetLife Insurance Limited at the above postal address or by phone on 1300 134 669.

The business address of MetLife Insurance Limited is:

Level 9  
2 Park Street  
Sydney NSW 2000

## Important Information

Any reference to Citibank Pty Limited, Citigroup Inc. or their subsidiaries and their logos in the PDS does not constitute a representation or recommendation of Citibank Pty Limited, Citigroup Inc. or their subsidiaries.

The obligations of MetLife Insurance Limited (the new name for Citilnsurance from 1 July 2005) are not guaranteed by MetLife International Holdings Inc or any other member of the MetLife group.

MetLife Insurance Limited (formerly known as Citilnsurance) will not be a subsidiary of Citibank Pty Limited or Citicorp Limited, and will no longer be part of the Citigroup Inc. global financial services organisation from 1 July 2005.

*Note: From 1 July the Citicorp Retirement Fund will be renamed the MetLife Retirement Fund.*

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**MetLife®**

**MetLife Insurance Limited**  
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Sydney NSW 2000  
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