

# Adviser Guide - Product, MetLife Protect and MetLife Protect Super

Providing cover designed to match your clients' needs

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# About this document

This document is part of the **MetLife Adviser Guide**, which is made up of the following documents:

- Adviser Administration
- Claims
- Commissions
- Product, MetLife Protect and MetLife Protect Super
- Policy Administration; and
- Underwriting.

Together, these documents provide the information you need to help you understand and manage your clients' MetLife Protect and MetLife Protect Super Policies.

# Product overview

Our modular product design helps you build the cover your client needs.

## Our standard cover types

Build your client's cover, starting with our four standard cover types:

**Life Cover** – lump sum cover for death and terminal illness;

**TPD Cover** – lump sum cover for total and permanent disability;

**Trauma Cover** – severity-based lump sum cover for specified events with the ability to make multiple claims; and

**Income Cover** – monthly income replacement for inability to work due to total or partial disability.

Here are the entry and expiry ages for each of the standard covers:

Cover type	Premium type	Standard Cover	
		Entry ages	Expiry age
Life Cover	Stepped	15-73	130 <sup>1</sup>
	Fixed Term Option (5 or 10 years)	15-54	
	Level (age 65 or age 70)	15-59	
TPD Cover	Stepped	15-64	75
	Fixed Term Option (5 or 10 years)	15-54	
	Level (age 65 or age 70)	15-59	
Trauma Cover	Stepped	15-64	75
	Fixed Term Option (5 or 10 years)	15-54	
	Level (age 65 or age 70)	15-59	
Income Cover	Stepped	15-59	65
	Level (age 65)	15-59	

1. Life Cover in MetLife Protect Super will end at age 75 if you are paying premiums via personal contribution (and are unable to make a change to enable premium payment via rollover).

## Our Extras Cover and Extra Cost Options

You can add Extras Cover and/or Extra Cost Options to our standard cover types at an additional cost to tailor the cover to your client's specific needs. For example, for a client needing an Own Occupation TPD definition, you could include the Own Occupation Option.

### Life Cover Extras

Extras type	Summary	Eligibility
Buy/Sell Extras	<p>Reimbursement of business expenses following execution of a Buy/Sell agreement as a result of death/Terminal Illness.</p> <p>Upfront \$20,000 advancement of Death Benefit (to assist with immediate business expenses).</p>	Business owners only.

### Life Cover Extra Cost Options

Extra Cost Option type	Summary	Eligibility
Specified Events Option	Cover for specified Injuries which can be used to help with unexpected expenses.	No additional eligibility criteria.
Premium Waiver Disability Option	Waives premiums for your Life Cover and its corresponding Extras Cover and/or Extra Cost Options if you become Totally Disabled for six consecutive months.	No additional eligibility criteria.

### TPD Cover Extra Cost Options

Extra Cost Option type	Summary	Eligibility*
Life Cover Buy Back Option (TPD)	<p>This feature restores your Linked Life Cover 14 days following a full or partial Linked TPD Cover claim.</p> <p>Following a Linked TPD Cover claim payment, Linked Life Cover is not canceled or reduced. Instead, the cover is subject to an Accidental Injury Cover definition and this option allows this Accidental Injury Cover definition to be removed.</p>	No additional eligibility criteria.
Own Occupation Option	Provides access to an Own Occupation TPD definition.	Working full time in eligible occupations.

Own Business Option	Provides access to an Own Business TPD definition for business owners.	Business owners and sole traders only, working full time in their own business.
Premium Waiver Disability Option	Waives premiums for your TPD Cover and its corresponding Extra Cost Options if you become Totally Disabled for six consecutive months.	No additional eligibility criteria.
Life Cover Purchase Option (Standalone TPD)	Provides Life Cover 12 months following a full Standalone TPD Cover claim.	No additional eligibility criteria.
Double Benefit Option (TPD)	Provides a 14 day Life Cover “buy back” (restoration of Life Cover following a full Linked TPD Cover claim), and premium on reinstated Life Cover is waived until age 65.	No additional eligibility criteria.

\* TPD Extra Cost Options are unavailable to occupations we classify as non-working (class O) and high risk (class R).

#### Trauma Cover Extras

Extras type	Summary	Eligibility
Individual Extras	Increases the benefits payable for listed conditions.	No additional eligibility criteria.
Family Extras	Adds child trauma cover and other family-based Family Assistance Expenses Benefit.	No additional eligibility criteria. Eligible children receive cover without underwriting.

#### Trauma Cover Extra Cost Options

Extra Cost Option type	Summary	Eligibility
Life Cover Buy Back Option (Trauma)	Provides Life Cover “buy back” (restoration of Life Cover 12 months following a full or partial Trauma Cover claim)	No additional eligibility criteria.
Trauma Cover Reinstatement Option	Provides Trauma Cover reinstatement (restoration of Trauma Cover 12 months following a full or partial Linked Trauma Cover claim)	No additional eligibility criteria.
Premium Waiver Disability Option	Waives premiums for your Trauma Cover and its corresponding Extras Cover and/or Extra Cost Options if you become Totally Disabled for six consecutive months.	No additional eligibility criteria.
Life Cover Purchase Option (Standalone Trauma)	Provides Life Cover 12 months following a full Standalone Trauma Cover claim.	No additional eligibility criteria.
Double Benefit Option (Trauma)	Provides a 14 day Life Cover “buy back” (restoration of Life Cover following a full Linked Trauma Cover claim), and premium on reinstated Life Cover is waived until age 65.	No additional eligibility criteria.

### Income Cover Extras

Extra type	Summary	Eligibility*
Disability Extras	Pays an additional benefit for the first six months of the Benefit Period under a Partial Disability Assessment Benefit and a Total Disability Trauma Benefit, and reimburses a range of home expenses under a Home Help Expenses Benefit.	Only available with a 30-day or 90-day Waiting Period.

\* Income Cover Extras are unavailable to Occupation Classes O, R and D.

### Income Cover Extra Cost Options

Extra type	Summary	Eligibility*
Claim Indexation Option	Automatic Indexation of the Monthly Cover Amount, Pre-Disability Income and Maximum Income Replacement Amount on each 12-month anniversary following the commencement of the Benefit Period.	No additional eligibility criteria.
Superannuation Contribution Option	Pays the lesser of the Monthly Superannuation Contribution Amount (selected at the time of application based on the Life Insured's Monthly Income) and 100% of the Life Insured's average monthly superannuation contributions prior to the Date of Disability (subject to the lesser of 15% of the Life Insured's Monthly Income and \$5,000) direct to the Life Insured's nominated superannuation fund. The Monthly Superannuation Contribution Amount is reduced by the amount being contributed to the nominated superannuation fund during the period in which the Life Insured is Totally Disabled or Partially Disabled.	No additional eligibility criteria.



**Entry ages**

Here are the entry ages for each of the Extras covers and Extra Cost Options. All Extras Cover expire at age 65, except Individual Extras Cover. Individual Extras Cover expires when the Life Insured turns age 70.

		Extras cover and Extra Cost Options
Cover type	Premium type	Entry ages
Life Cover	Stepped	15-60
	Fixed Term Option (5 or 10 years)	15-54
	Level (age 65 or age 70)	15-59
TPD Cover	Stepped	15-60
	Fixed Term Option (5 or 10 years)	15-54
	Level (age 65 or age 70)	15-59
Trauma Cover	Stepped	15-60
	Fixed Term Option (5 or 10 years)	15-54
	Level (age 65 or age 70)	15-59
Income Cover	Stepped	15-59
	Level (age 65 )	15-59

# Structuring your cover inside and outside superannuation

Superannuation law limits the insurance types that your client can hold inside superannuation, and the circumstances under which an insurance benefit may be paid to them as the superannuation fund member.

Life Cover, TPD Cover and Income Cover can be purchased inside superannuation. Standard Trauma Cover is not available inside superannuation but may be obtained separately as Standalone or Linked Cover on a Policy held outside superannuation. The Extras Covers and/or Extra Cost Options not available inside superannuation, may be obtained as attached or associated benefits to Standard Cover held in a Policy outside superannuation.

## Structuring your cover inside and outside superannuation

Cover type	Ownership structure
Linked TPD Cover	If your client has Life Cover inside superannuation, they can choose to have their Linked TPD Cover inside or outside superannuation. If they hold this cover outside superannuation it must be on a self-owned Policy outside superannuation. Their Life Cover will be owned by the trustee of the relevant superannuation fund their Life Cover is held through.
Linked Trauma Cover	If your client has Life Cover inside superannuation, they can only choose to have Linked Trauma Cover outside superannuation. Any Linked Trauma Cover must be held on a separate, self-owned Policy outside superannuation. Their Life Cover will be owned by the trustee of the relevant superannuation fund their Life Cover is held through.
Linked Income Cover	If your client has their Income Cover inside superannuation, their Standard Income Cover will be owned by the trustee of the relevant superannuation fund their Income Cover is held through. Any cover held outside superannuation must be held on a self-owned Policy.
Extras Cover and/or Extra Cost Options	<p>If your client has Life Cover, TPD Cover and/or Income Cover inside superannuation, any corresponding Extras Cover and/or Extra Cost Options that are restricted inside superannuation, will still be available, however, it must be separately held on an associated, self-owned Policy outside superannuation. This ensures they have the freedom to choose the Extras Cover and/or Extra Cost Options they need, even when they choose to set up their Standard Cover inside superannuation.</p> <p>Under this arrangement, where Life Cover, TPD Cover and/or Income Cover is inside superannuation and corresponding Extras Cover and/or Extra Cost Options has been taken out under a non-superannuation Policy, if entitlement to a benefit exists under both Policies, we will first assess their eligibility to claim under the cover provided inside superannuation before considering their eligibility to claim under the Extras Cover and/or Extra Cost Options outside of superannuation.</p>

# Super Linked Covers

## Maximum flexibility inside and outside superannuation

To give you more flexibility to get the right cover for your client, you can choose to link cover inside and outside superannuation, by using our Super Linking feature.

## Standard covers

Life Cover, TPD Cover and Income Cover are available both inside and outside superannuation.

## Trauma Cover, Extras Cover and our Extra Cost Options

Trauma Cover, Extras Covers and our Extra Cost Options (except for the Life Cover Buy Back Option (TPD), Double Benefit Option (TPD), Life Cover Purchase Option (Standalone TPD), Claim Indexation Option and Superannuation Contribution Option) are not compatible with superannuation legislation. Thus, they can only be accessed outside superannuation.

For these covers, you can link them to your client's cover held inside superannuation.

With Super Linking you can:

- Link non-super TPD Cover or Trauma Cover (or both) to Life Cover that's held inside superannuation, at the same price as if all covers were on one Policy.
- Create a Linked non-superannuation Policy with the Extras Cover your client needs, with the same benefits and features as if all covers were on the one Policy.

To use Super Linking between a superannuation and a non-superannuation Policy, the Life Insured must be the same on both Policies and must also be the Policy Owner of the non-superannuation Policy.

With Super Linking, the total benefit amount paid under both policies will be the same as the total benefit amount that would have been paid under the Policy out of superannuation had it been taken out separately.



# Life Events Increases Feature

The Life Events Increases Feature is available under Life Cover, TPD Cover and Income Cover. The increase event is aligned to the cover purpose.

Life Events Increases are available for the following events, based on the Standard Cover selected.

Event Type	Event	Description	Increase available (cover types and maximum cover amounts)
Personal – Income Cover	Salary increase	The Life Insured’s salary increases by up to 15% in a 12-month period.	<p>Increases can be applied on:</p> <ul style="list-style-type: none"> <li>Income Cover</li> </ul> <p>The maximum available is the lesser of 15% of your Monthly Cover Amount and 70% of the monthly salary increase (excluding superannuation), provided the total Monthly Cover Amount does not exceed the Maximum Income Replacement Amount.</p> <p>Note: You can use the Life Events Increases Feature up to four times over the life of the Policy.</p>
Personal – Life and TPD Covers	Marriage or civil union	The Life Insured marries or enters into a civil union.	<p>Increases can be applied on:</p> <ul style="list-style-type: none"> <li>Life Cover</li> <li>Life Cover with Linked TPD Cover</li> <li>TPD Cover</li> </ul> <p>Each time you exercise this feature, the maximum amount that you can increase your cover amount by is capped at lesser of 25% of the original Cover amount and \$200,000.</p> <p>The maximum amount of all increases under the Life Events Increases Feature cannot exceed the lesser of:</p> <ul style="list-style-type: none"> <li>the original Life and TPD Cover Amount; or</li> <li>\$1,000,000.</li> </ul> <p>Note: Maximum cover amount limits apply to Life and TPD Covers. This option can be exercised once in any 12-month period.</p>
	Birth or adoption of a child	The Life Insured or their Spouse gives birth to a child or legally adopts a child.	
	Becoming a carer for the first time	The Life Insured becoming a carer for the first time (financially responsible, and/or physically providing care to a sick or disabled parent or child).	
	Child starts school for the first time	The Life Insured’s child starts school for the first time.	
	Completing an undergraduate degree	The Life insured completing an undergraduate degree.	
	Completing a postgraduate degree	The Life Insured completing a postgraduate degree.	
	Salary increase	<p>The Life Insured’s salary increases by minimum of \$10,000 annually.</p> <p>Note: The Life Insured's salary not including non-regular payments such as commissions or bonuses.</p> <p>Any increase in cover will be limited to 10 times the increase in the Life Insured's base annual salary.</p>	
Death of a Spouse	Death of the Life Insured’s Spouse or de-facto partner.		

Event Type	Event	Description	Increase available (cover types and maximum cover amounts)
Personal – Life and TPD Covers	Home loan	The Life Insured takes out a new home loan or increases their loan on their principal place of residence.	<p>Increases can be applied on:</p> <ul style="list-style-type: none"> <li>• Life Cover</li> <li>• Life Cover with Linked TPD Cover</li> <li>• TPD Cover</li> </ul> <p>Each time you exercise this feature, the maximum amount that you can increase your cover amount by is capped at the lesser of 50% of the original cover amount and \$500,000.</p> <p>The maximum amount of all increases under the Life Events Increases Feature cannot exceed the lesser of:</p> <ul style="list-style-type: none"> <li>• the original Life and TPD Cover Amount; or</li> <li>• \$1,000,000.</li> </ul> <p><i>Note: Maximum cover amount limits apply to Life and TPD Covers. This option can be exercised once in any 12-month period.</i></p>
Business – Life and TPD Covers	Business equity	The Life Insured is a Business owner or a key person in that Business, and their share of their Business increases in value, by percentage and/or by size.	<p>Increases can be applied on:</p> <ul style="list-style-type: none"> <li>• Life Cover</li> <li>• Life Cover with Linked TPD Cover</li> <li>• TPD Cover</li> </ul> <p>Each time you exercise this feature, the maximum amount that you can increase your cover amount by is capped at the lesser of 50% of the original cover amount and \$500,000. You can make Life Events increases up to six times over the life of the Policy. The maximum amount of all increases under the Life Events Increases Feature cannot exceed the lesser of:</p> <ul style="list-style-type: none"> <li>• the original Life and TPD Cover Amount; or</li> <li>• \$3,000,000.</li> </ul> <p><i>Note: Maximum cover amount limits apply to Life and TPD Covers. This option can be exercised once in any 12-month period and is available until you turn 55. You can only exercise this feature for business events up to four times over the life of the Policy.</i></p>
	Business loan	The Life Insured takes out a new Business loan or increases the Business loan amount on their Business.	<p>Increases can be applied on:</p> <ul style="list-style-type: none"> <li>• Life Cover</li> <li>• Life Cover with Linked TPD Cover</li> <li>• TPD Cover</li> </ul> <p>Each time you exercise this feature, the maximum amount that you can increase your cover amount by is capped at the lesser of 50% of the original cover amount and \$500,000. You can make Life Events increases up to six times over the life of the Policy. The maximum amount of all increases under the Life Events Increases Feature cannot exceed the lesser of:</p> <ul style="list-style-type: none"> <li>• the original Life and TPD Cover Amount; or</li> <li>• \$3,000,000.</li> </ul> <p><i>Note: Maximum cover amount limits apply to Life and TPD Covers. This option can be exercised once in any 12-month period and is available until you turn 55. You can only exercise this feature for business events up to four times over the life of the Policy.</i></p>

The Life Events Increases Feature may only be exercised while the applicable Standard Cover remains in force. This maximum limit restriction also applies if a Policy is cancelled and replaced under change of ownership. Further conditions apply – refer to the latest Combined PDS and Policy Terms document.

# Life Events Extras Feature

MetLife Protect offers your client the ability to add on Extras Cover at a later date following specific trigger events, without medical underwriting.

Life Events Extras are available on your client's Policy upon request for the following trigger events, and based on their existing, in force Standard Cover.

Event type	Description	Your client has which cover types:	Your client can add which Extras Cover*:
Salary	The Life Insured's income (excluding superannuation) first exceeds \$120,000.	Income Cover	Disability Extras
Professional registration	The Life Insured first graduates or first receives registration in their professional field.	TPD Cover	Own Occupation Option
Tradesperson experience	The Life Insured attains two years of continuous experience as a qualified tradesperson.	TPD Cover	Own Occupation Option
Birth or adoption of a child	The Life Insured or their Spouse gives birth to a child or legally adopts a child.	Trauma Cover	Family Extras
Marriage or civil union	The Life Insured marries or enters into a civil union.	Trauma Cover	Family Extras

\*Conditions apply, refer to the MetLife Protect and MetLife Protect Super PDS for further information.

The request to exercise the Life Events Extras Feature must be made within 30 days of the Policy Anniversary following the event occurring for the Life Insured and is subject to a maximum entry age for the Extras Cover and/or Extra Cost Options (see page 9).



# Discounts and other pricing information

Our discounts reward client loyalty.

## Pricing and quoting

We don't charge an additional policy fee.

Our quote tool will automatically identify and apply all relevant discounts.

## Life Insured discounts

We offer the following Life Insured discounts:



**Healthy lives discount** – a 10% discount applies on the premium charged with respect to Life and TPD covers (excluding Specified Events Option) if the Life Insured has a Body Mass Index (BMI) that falls within a specified range.

**Multi-lives discount** – a 5% discount if another family member, or person in a business relationship with the Life Insured, applies for cover on the same application.

### Body Mass Index (BMI)

BMI is a ratio of an individual's height and weight and is commonly used for both medical and insurance purposes to assess whether an adult is within a healthy weight range. To calculate your client's BMI, use the [BMI Calculator](#) on the Heart Foundation Australia website.

## Multi-policy discounts

We offer the following cover discounts:



**Income Cover** – Where Income Cover is purchased with Life, TPD or Trauma Cover on the same Policy or on a Super Linked Policy, a discount of up to 25% and is offered on the Income Cover premium. A maximum discount of up to 25% applies where total premium for Life, TPD or Trauma Cover is double, or more than the Income Cover premium before application of the discount. For example: where Income Cover premium equals the total premium for Life, TPD or Trauma Covers, a 12.5% premium discount applies.



**TPD Cover** – Where TPD Cover is linked to Trauma Cover, a premium discount of 20% applies on the portion of Linked TPD Cover Amount equating to the Linked Trauma Cover Amount.

## Introductory discounts

We offer the following cover discounts:

For all Policies with a stepped premium structure, an Introductory discount is automatically available. Level and Fixed Term Option premium structures are not eligible for the Introductory discount as they have the advantage factored into their premium rate.

Years since cover commencement	Discount %
Year 1	15%
Year 2	5%

If there are any underwritten increases on a level of cover, the discount is not reset. If a Policy is cancelled and replaced, e.g. due to change of ownership, the discount does not reset.

## Large Cover Amount discounts

The following Large Cover Amount discounts will apply for covers under the same Policy (and their associated Super Linked Policy).

Our quote tool will automatically identify and apply all relevant discounts.

### Life Cover

Note:

- The same Large Cover Amount discount applies to any Extras Cover and/or Extra Cost Options under Life Cover except the Premium Waiver Disability Option.
- For the Specified Events Option, the premium charged and the Large Cover Amount discount are capped at a sum insured of \$500,000.

Total Cover Amount	Discount
\$0-\$249,999	-
\$250,000-\$499,999	12%
\$500,000-\$749,999	18%
\$750,000-\$999,999	24%
\$1,000,000+	31%

### TPD Cover

Note: The same Large Cover Amount discount applies to any Extra Cost Options under TPD Cover except for the Premium Waiver Disability Option.

#### 1. TPD Standalone Cover

Total Cover Amount	Discount
\$0-\$249,999	-
\$250,000-\$499,999	8%
\$500,000+	16%

#### 2. TPD Linked Cover

Total Cover Amount	Discount
\$0-\$249,999	-
\$250,000-\$499,999	10%
\$500,000-\$749,999	20%
\$750,000-\$999,999	25%
\$1,000,000-\$1,499,999	31%
\$1,500,000+	33%



### Trauma Cover

Note: The same Large Cover Amount discount applies to any Extras Covers and/or Extra Cost Options under Trauma Cover except for the Premium Waiver Disability Option.

#### 1. Trauma Standalone Cover

Total Cover Amount	Discount
\$0-\$149,999	-
\$150,000 - \$349,999	5%
\$350,000+	8%

#### 2. Trauma Linked Cover

Total Cover Amount	Discount
\$0-\$249,999	-
\$250,000-\$499,999	9%
\$500,000-\$749,999	10%
\$750,000+	15%

## Rollover rebate

If your client is paying their premium annually via rollover, they will only need to rollover an amount equal to 85% of the annual premium. A 15% premium rebate will automatically apply to the Policy. The rollover amount, plus any rollover rebate, must equal the yearly premium due.

## Premium options

We offer various premium options to suit your clients' needs.

### Stepped:

The premium rate increases at each Policy Anniversary in line with your client's age until the benefit Expiry Date.

### True Level:

Our Level to age 65 and Level to age 70 premium options allow for long term affordability.

The premium payable for the initial cover amount and any yearly increases in cover due to automatic Indexation are always calculated based upon the Life Insured's age at Cover Commencement. This is favourable in comparison to a traditional stepped premium structure in which the premium increases each year due to the Life Insured's current age being used to calculate the premium.

At the Policy Anniversary immediately before the Life Insured turns 65 or 70, their Policy will switch to Stepped premiums.

### Fixed Term Option:

The 5 and 10 year Fixed Term Options can provide your client with an affordable solution.

The Fixed Term Options enable your client to take out cover with level premiums for a maximum of 5 or 10 years. At the end of the fixed term, their premium will default to a stepped premium basis until the benefit Expiry Date. Their Cover Amount will subsequently be altered (likely reduced) to match the equivalent premium they were paying under the Fixed Term Option at the end of the fixed term.

Under the Fixed Term Option, the premiums for Life Cover and TPD Cover, including their associated Extras Covers and/or Extra Cost Options, are guaranteed; meaning the premium your client pays will stay the same for the duration of the fixed term for those cover types. Indexation does not apply for Fixed Term Options.

### Premium option availability by cover type

Premium Types/ Cover Types	Life Cover	TPD Cover	Trauma Cover	Income Cover
Stepped	✓	✓	✓	✓
Level to age 65	✓	✓	✓	✓
Level to age 70	✓	✓	✓	×
5 year Fixed Term Option	✓	✓	✓	×
10 year Fixed Term Option	✓	✓	✓	×



**For more information**

Call 1800 523 523 Monday to Friday 9:00am to 5:00pm AEST/AEDT

**metlife.com.au**

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This document is for adviser use only and is not for public distribution. It has been prepared as a guide only - for full terms and conditions in relation to MetLife Protect and MetLife Protect Super, please refer to the MetLife Protect and MetLife Protect Super Combined Product Disclosure Statement and Policy Terms (PDS).

To the extent of any inconsistency between this document and the PDS, the PDS shall prevail.

For the class of consumers whom MetLife Protect and MetLife Protect Super is likely to be suitable for, and any conditions around how the product can be distributed, please refer to the Target Market Determinations for MetLife Protect (prepared by MetLife Insurance Limited) (ABN 75 004 274 882, AFSL 238096) and MetLife Protect Super (prepared by Equity Trustees Superannuation Limited) (ABN 50 055 641 757, AFSL 229757) at [www.metlife.com.au](http://www.metlife.com.au).



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