



MetLife Group Life Insurance (Ordinary) – Snapshot

MetLife Group Life Insurance provides a lump sum benefit in the event of death, terminal illness or total and permanent disablement of an insured person, subject to the terms and conditions of the policy.

MetLife Group Life Insurance includes a range of features that can be tailored by a policy owner to meet their specific requirements and the requirements of their employees or members.

What sets us apart

Employment types	The flexibility of our product allows us to support a diverse range of employment types: <ul style="list-style-type: none"> • permanent employee, • casual employee, • contractor, • partner, • self-employed person, • executive director, or • franchisee.
Income definition	Pre-determined library of 7 income definitions, developed to specifically suit the employment type of the insured persons.
TPD definition	More equitable assessment of TPD –same definition applies to all employees aged under 65 regardless of hours worked. Restricted definitions apply from age 65, catering for both physical and psychological conditions.
International pooling partner	Access to the Maxis Global Benefits Network to support the unique needs of multinational employers.
360Health	Access to MetLife's '360Health' program, a service that gives an insured person, their partner and their children access at no additional cost to expert medical support and guidance from the comfort of their own home. There is no need to make a claim to access 360Health.
Minimum number of insured persons	25 lives.
Profit sharing option	Larger policies with at least 1,000 insured lives may be entitled to participate in self-experience profit sharing, by way of repayment of premiums.

Benefits and options at a glance

Benefit type	Death benefit (including terminal illness benefit), or Death benefit (including terminal illness benefit) plus Total and Permanent Disablement benefit
Insured cover	Variety of options - fixed cover / multiples of income / future years of service / aged based cover
Standard cover	✓
Underwritten cover	✓
Takeover cover	✓
Cover for temporary visa holders	✓
No TPD tapering (optional)	✓
24 hour worldwide cover	✓
Cover while on leave without pay (unpaid leave)	✓
Continuation option (optional)	✓
Interim accident cover	✓
Extended cover	✓
Guaranteed renewable	✓
Waiver of underwriting loadings for formula based cover	✓ *

*Only applies if the policy covers at least 50 people.

Minimums and maximums

Minimum premium (excluding any adviser remuneration and government charges, taxes and levies)	\$10,000 per annum
Maximum benefit	Death (including terminal illness): no maximum* Total and Permanent Disablement: \$5 million
Minimum entry age	15 years
Maximum entry age	Up to 69 years**
Maximum cover cessation age	Up to 70 years***

*Must be financially justified and subject to conditions.

**Where the cover cessation age is 70

***A restricted TPD definition may apply from age 65. The policy schedule will state this if this is the case.

For more information

Call 1300 555 625 Monday to Friday 8.00am to 6.00pm AEST or email auserVICES@metlife.com

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

MetLife Group Income Protection Insurance is issued by MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096.

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