



MetLife Group Income Protection Insurance – Snapshot

MetLife Group Income Protection Insurance provides a monthly benefit in the event of a disability of an insured person, subject to the terms and conditions of the policy.

MetLife Group Income Protection 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, both within a superannuation or non-superannuation environment.

What sets us apart

Employment types	<p>The flexibility of our product allows us to support a diverse range of employment types:</p> <ul style="list-style-type: none"> • permanent employee, • casual employee, • contractor, • partner, • self-employed person, • executive director, or • franchisee (for non-super only).
Income definition	<p>Pre-determined library of 7 income definitions, developed to specifically suit the employment type of the insured persons.</p>
Benefit offset	<p>A commercial approach to the application of other disability income - only offset once exceeds 75% of pre-disability income (PDI) if totally disabled or 100% of PDI if partially disabled - (see section 1.5 of policy document).</p>
Individual Transfer of Cover (superannuation product only)	<p>A standard offering with our superannuation product, allowing cover under another superannuation fund to be transferred subject to short form assessment – (see section 3.7 of policy document).</p>
International pooling partner	<p>Access to the Maxis Global Benefits Network to support the unique needs of multinational employers.</p>
MetLife 360Health services	<p>Access to MetLife 360Health to improve members' healthspan, providing total support to prevent and manage serious illness through access to expert global knowledge and specialised medical resources. This includes access to 360Health Virtual Care for confidential expert medical advice from a range of services that cover medical, mental health and nutrition.</p>
Return to health	<p>Access to MetLife's 'Engage' program, designed to deliver tailored, empathetic and collaborative solutions to improve the insured person's chances of returning to health and work.</p>
Minimum number of insured persons	<p>25 lives.</p>

Benefits and options at a glance

Waiting period options	30, 60 and 90 days	Underwritten cover	✓
Benefit period options	2 years, 5 years and To Age 65	Takeover cover	✓
Insured percentage	Up to 75%	Individual transfer terms cover (superannuation product only)	✓
Superannuation contribution percentage	Up to 12%	24 hour worldwide cover	✓
Total disability benefit	✓	Cover while on unpaid leave	✓
Partial disability benefit	✓	Interim accident cover	✓
Death benefit (while on claim)	✓	Extended cover	✓
Retraining expense benefit	✓	Guaranteed renewable	✓
Increasing benefits	✓	Return to work during the waiting period	✓
Recurring disability	✓	Waiver of underwriting loadings for formula based cover	✓*
Standard cover	✓		

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

Optional features – pick and choose

Superannuation contribution benefit	✓	Family care benefit	✓	Return to work benefit	✓
Crisis benefit	✓	Accommodation benefit	✓	Life recovery benefit	✓
Specific injury benefit	✓	Cover beyond age 65	✓	Enhanced death benefit	✓
Nursing care benefit	✓	Continuation option	✓		

Minimums and maximums

Minimum premium (excluding any adviser remuneration and government charges, taxes and levies)	\$10,000 per annum
Maximum benefit	\$30,000 per month (equivalent to 75% of an annual income of \$480,000). Maximum benefit includes the superannuation contribution benefit.
Minimum entry age	15 years
Maximum entry age	64 years
Maximum cover cessation age	65 years or 70 years [^]

[^]As agreed by us.

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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