

# Happy Life

Lifetime Interest Adjustable Annuity Insurance (Participating)

**MetLife**  
大都会人寿



MetLife, Inc. is the largest life insurer in the United States, with more than 140 years of experience.

**We are fighting for our lives now, yet what kind of lives we will have after retirement?**

**How to add effective assistance to pension to meet your retirement needs?**

**MetLife takes care of our happiness,**

**Provide us with lifetime annuity, sustaining dividends and 20-year annuity guarantee**

**We feel free to have a happy retirement life!**

## Feature

**Lifetime Annuity 20-year Annuity Guarantee**  
**Sustaining Dividends Policy Loans**

## Exclusions

We are not obligated to pay insurance benefit when the insured catches diseases or undergoes surgery from one of the events hereunder:

- (1) You intentionally kill or injure the insured;
- (2) The insured intentionally commits crime or defies legal criminal enforcement;
- (3) The insured commits suicide within two years after the contract becomes effective or is reinstated, unless the insured has no legal capacity when committing suicide;
- (4) The insured voluntarily takes or injects drugs;
- (5) The insured commits drunk driving, drives without valid driving license, or drives unlicensed automotive vehicle;
- (6) War, military conflict, riot or rebellion;
- (7) Nuclear explosion, nuclear radiation or nuclear contamination.

If (1) result in death or total disability of the insured, this contract terminates and we will refund the cash value of this contract to other obliges.

If exclusions other than (1) results in death or total disability of the insured, this contract terminates and we will refund the cash value of this contract to you.

## Illustration

Mr. Wang, 30-year-old, young White-collar with high working pressure, desires to retire 5 years earlier. He chooses Happy Life Lifetime Interest Adjustable Annuity Insurance with annual premium of RMB5000 on 20-year basis. After 55 years old, he will enjoy insurance benefits as below:

Unit: RMB

Policy	Age	Accumulated Annuity	Dividends		
			Low	Middle	High
1	31	-	141	562	984
2	32	-	437	1,749	3,061
3	33	-	899	3,595	6,291
4	34	-	1,533	6,134	10,734
5	35	-	2,351	9,403	16,455
6	36	-	3,360	13,440	23,521
7	37	-	4,572	18,286	32,001
8	38	-	5,995	23,981	41,967
9	39	-	7,642	30,569	53,495
10	40	-	9,523	38,093	66,663
20	50	-	44,025	176,102	308,178
25	55	60,120	72,609	290,434	508,260
30	60	360,720	105,224	420,894	736,565
35	65	661,320	140,051	560,202	980,354
40	70	961,920	177,283	709,132	1,240,981
45	75	1,262,520	217,376	869,504	1,521,632
50	80	1,563,120	261,238	1,044,953	1,828,668
55	85	1,863,720	309,807	1,239,227	2,168,648
60	90	2,164,320	364,148	1,456,591	2,549,035
70	100	2,765,520	495,496	1,981,983	3,468,470

### Note:

The dividends and the interest rate for dividends accumulation are not guaranteed. The actual dividends declared annually are based on the company's business performance of participating insurance products.

## Revenue Assurance

### 1. Before accumulation phrase

Mr. Wang can get RMB60, 120 annual pensions from the "Happy Life" account starting from 55 years old, until the end of his life. Longer life, more revenue. 20 years revenue assurance so that Mr. Wang and his family are available to at least 1,202,400yuan annual pensions guarantees to relieve the worries.

### 2. In accumulation phrase

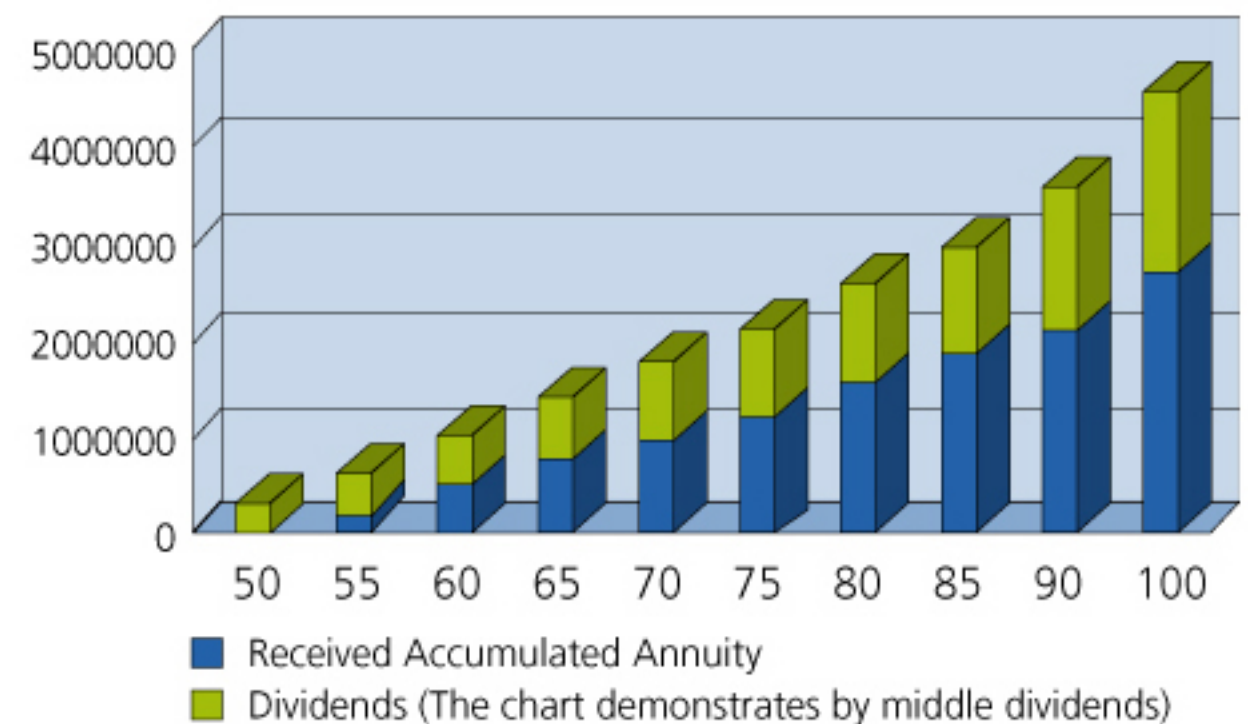
If something unfortunate happened to Mr. Wang, "Happy Life" guarantees at least 110% of the paid premium.

Policy year	Age	Premium return
1-25	30-54	≥110%
26-45	55-74	120.24%
50	80	156.31%
55	85	186.37%
60	90	216.43%
70	100	276.55%

### Note:

"Premium return" means death or guaranteed annuity amount received divided by paid premium.

## Dividends Growth



With "Happy Life", you can ride on experts' investment experience to deal with inflation and enjoy long-time wealth increment driven by our professional investment team.

## Policy Loan

"Happy Life" policies give Mr. Wang the access to use no more than 90% accumulated cash value for your own particular needs after two years of policy issuance.

## Insurance Benefits

Insurance protection	Insurance benefits	note
death	greater of 110% of the total premium paid and cash surrender value.	accumulation phase
	20 times of annual annuity payment in excess of actual paid annuity	annuity is paid for less than 20 years

## How to apply

Issue age	30 days – age 60 (last birthday)
Premium Payment Term Single	5 / 10 / 20 years,
To age	50 / 55 / 60 / 65
Premium Payment Mode Single / Annual	Policy Term Whole Life



Sino-US United MetLife Insurance Company Limited (MetLife) was incorporated as a joint venture company formed by a subsidiary of MetLife, Inc. and Shanghai Alliance Investment Ltd. (SAIL). Supported by the MetLife companies' experience in the insurance industry and SAIL's expertise in the Chinese market, MetLife is committed to provide the trusted and professional insurance solutions to consumers in China. MetLife offers life and accidental insurance and savings products to individuals in nearly twenty cities all over China through an career agency, bank partners and direct marketing channels. For more information about MetLife, please visit the company's website at [www.metlife.com.cn](http://www.metlife.com.cn).

SAIL is a state-owned investment company affiliated to Shanghai National Capital Bureau. By fully utilizing its resources and strengths, SAIL is focused on the investment in the financial services and high-tech industries. SAIL contributes to the national economic growth by committing itself to promote industry innovation and development in Shanghai, as well as national growth.

MetLife, Inc. is a leading global provider of insurance and financial services with more than 140 years of experience and operations throughout the United States, Latin America, Japan, Asia Pacific, Europe and Middle East. Through its subsidiaries and affiliates, MetLife, Inc. reaches 90 million customers in over 50 countries, is the largest life insurer in the United States<sup>1</sup> and Mexico<sup>2</sup>, and has relationships with more than 90 of the top 100 FORTUNE 500<sup>®</sup> companies<sup>3</sup>, and over seventy percent of all Fortune 500<sup>®</sup> companies. The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance and retirement and savings products and services to corporations and other institutions. [ADD LOCAL COMPANY LANGUAGE]

1. #1 U.S. Life Insurer (Grp+Ind - based on policies in force) – LIMRA, June 2010.

2. Estadísticas AMIS, June 2010.

3. FORTUNE 500<sup>®</sup>, May 2010. FORTUNE 500<sup>®</sup> is a registered trademark of FORTUNE magazine, a division of Time, Inc.

## Notice

- "Happy Life" is Lifetime Interest Adjustable Annuity Insurance (Participating).
- Within 10 days after sign-and-receive of the policy is defined as free look period. If you apply for rescission of the contract within free look period, the contract terminates from the day when we receive the application. We are not obligated to take insurance liability from the effective day of the contract and we will refund premium collected without interest within 30 days from the day when we receive the application. You will have a certain loss if you apply for rescission of the contract after free look period.
- The above mentioned contents are used for reference only. For more details, please refer to the insurance clauses and subject to the insurance contract.
- If the Chinese version of this brochure is not consistent with the English version, the Chinese version prevails.

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HO-BXS-300-376-02-140301

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