

Well Selected, Smart Choice

Wealth Selected Protection Plan

MetLife[®]
大都会人寿



Bogged down with trying to track your investments in ever-changing markets?
With wealth selected protection plan, you can now free up your time for family, friends and vacation.



This product is a Investment-linked Insurance product, you need to bear the investment risk.
This product is issued and managed by MetLife China, the agency don't take the product's investment, cash payout and risk management responsibilities.

Trusting in professional investment team

Experienced fund houses are likely to bring you expected returns in both bull and bear market.

Holding long-term investment concept

To search rich fruits of Chinese economy blooming, insisting in long-term investment strategy get your wealth accumulated stably.

Wealth Selected Protection Plan

MetLife heads the list of insurance industry, forms a professional wealth management team by professional investment experts, meticulous choose top mutual fund houses, selects well-performed open-ended mutual funds, set up 5 investment funds, Invest in portfolio flexibly, reduce capital risk effectively, Make the "Wealth selected protection plan" specially for your financial needs.

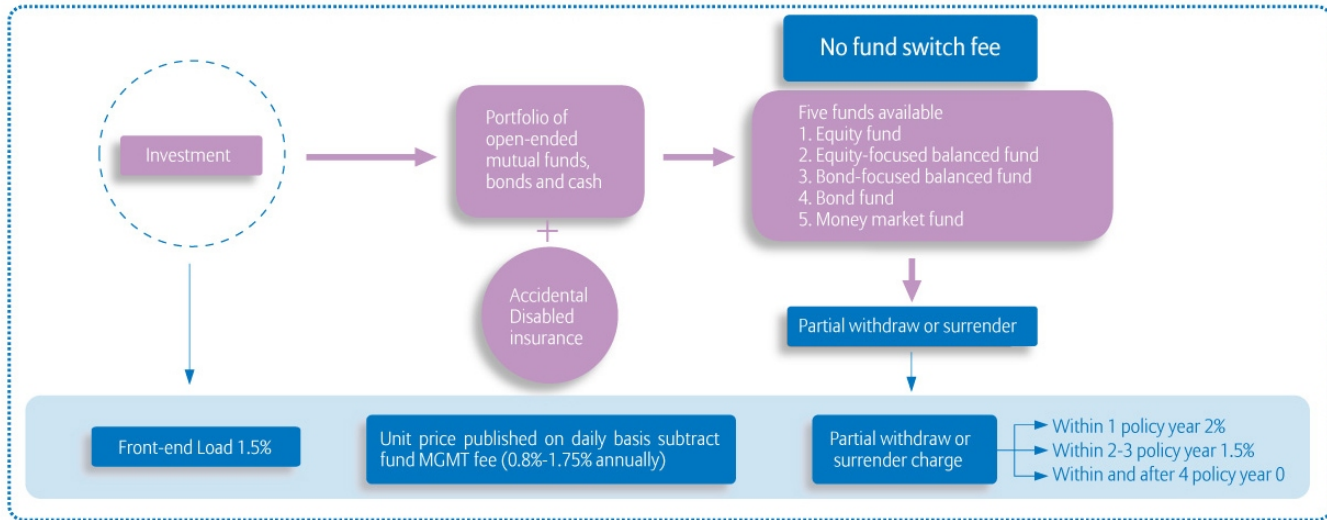
How to apply

- Wealth selected protection plan is available to people from 30 days to 70 years.
- To apply, please simply complete and submit the application form, together with a lump sum initial premium.

Information inquiry

The value of each fund will be evaluated and opened to the public every day. Once accessing to www.metlife.com.cn or calling customer service hotline 400-818-8168, you can inquire the latest unit price of each investment account value.

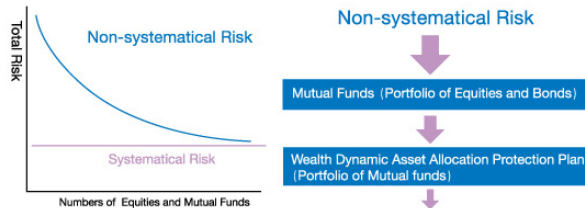
Product Structure



Our features

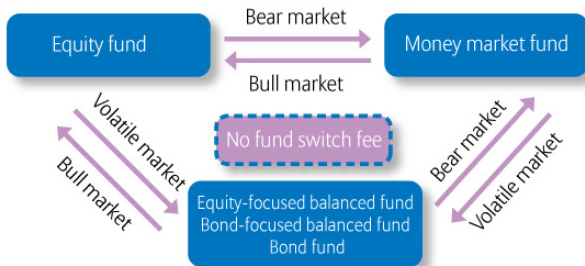
Portfolio investment & risk control

Comparing with single equity, the non-systematical risk of the mutual fund has been reduced by equity portfolio mechanism. Furthermore, wealth selected protection plan invests in selected portfolio of open-ended mutual funds, which will make the investment more secure by controlling non-systematical risk more efficiently.



No fund switch fee & low cost

Capital market changes quickly. With this fund of fund mechanism, customers can asset allocation among five funds with no charge for either getting opportunity of gaining profits or avoiding risks.



Investment strategy of wealth selected plan

1. Market with an obvious upturn:

Equity fund with more advantages of big gains is suitable to customers having great risk tolerance.

2. Upward market with volatilities:

Equity-focused balanced fund bringing the benefits of investing in portfolio is suitable to customers with relatively good risk tolerance.

3. Market with small range of volatilities:

Bond-focused balanced fund aimed at either getting opportunity of gaining profits or guaranteeing the safety of most original capital, which is suitable to customers with mean risk tolerance.

4. Market with large range of volatilities:

Bond fund can still maintain stable growth in gloomy market and be poised for take-off, which is suitable to customers preferring investment tools with relatively low risk.

5. Market with an obvious downturn:

Money market fund can guarantee the safety of capital, which is suitable to customers don't want to take any risk.

Thoughtful benefit and particular care

Benefits

1. Death Benefit=Personal account value when the insurant dies.

2. Annual accidental disability payment

If the insurant suffers from an accident during the policy period which is certified to directly and solely cause a 1st level disability by a physical dismemberment authentication after 180 days since the accident occurrence, we will pay 10-year annual disability payment at each anniversary since the occurrence (the occurrence date would be the first payment date if it is an anniversary). The payment details are as below:

Attained age at Accident	Annual paymen
From 30 days to 17 years old	Nil
From 18 to 55 years old	10% of total premiums paid
From 56 to 65 years old	2% of total premiums paid
From 66 to 70 years old	1% of total premiums paid
Above 70 years old	Nil

Notes: The overall maximum limitation of annual accidental disability payment for the same insurant under several insurance contracts is RMB 200,000.

3. Death benefit for accidental disability

We will pay a lump-sum death benefit at the amount equal to the present value of unpaid annual accidental disability payments on the condition that the insurant is qualified for annual accidental disability payment but dies before the 10-th anniversary since the accident occurrence. There will not be any more annual accidental disability payment since the death benefit is paid.

Exclusions

1.Exclusions for all benefits:

- (1) Any intentional injury by policy owner / beneficiary;
- (2) Drug abuse;
- (3) Self-injury, criminal;
- (4) Suicide within 2 years from effective date;
- (5) Driving without license or drunk drive;
- (6) AIDS or HIV infection;
- (7) War, terrorism, riot;
- (8) Nuclear explosion, radiation or contamination.

2.Exclusions for annual payment and death benefit for accidental disability:

- (1) Any complications or side effect of diseases or medications;
- (2) Medical malpractice;
- (3) Allergy, primary infection;
- (4) Engage in high risk job or activities relating with explosion, high risk chemicals, gliding, diving, parachute jumping, rock-climbing, outdoor exploring, wushu, wrestling, stunt, horse racing, car racing.

The contract will terminate as what is stated in the provision for surrender if the insurant dies or is disabled from above exclusions.

Investment fund and portfolio

Investment fund	Risk	Earnings	Investment portfolio		MGMT fee	Main risk
			90%—100%	0%—10%		
Equity fund	↑	↑	Open-end equity market fund	Deposits and cash	1.75%	Equity market risk
Equity-focus balanced fund			Open-end balanced equity market fund	Deposits and cash	1.75%	Equity market and bond market risk
Bond-focus balanced fund			Open-end balanced equity and bond market fund	Deposits and cash	1.20%	Bond market and equity market risk
Bond fund			Open-end bond market fund	Deposits and cash	0.80%	Bond market and IPO risk
Money market fund			Open-end money market fund	Deposits and cash	0.80%	Money market risk

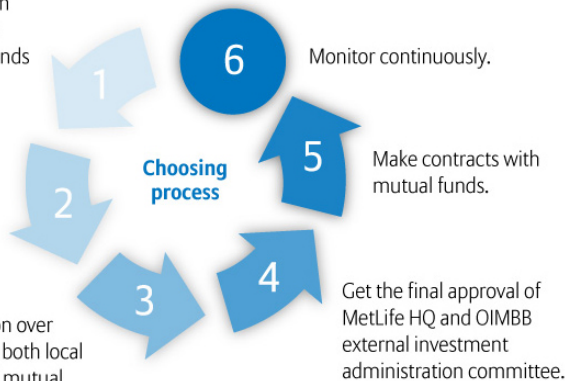
Note: The earnings of purchasing new shares will be influenced by both volatilities of equity market and modes of IPO. Bond market fund is likely to be influenced by slight numbers of share positions.

The standard process of choosing mutual funds

Local investment team define the risk-return standard in mutual funds choosing.

Make the first evaluation and selection among 53 fund houses according to their historic performances and structures of shareholders.

Carry out cautious investigation over selected fund houses through both local and HQ process (including RFI mutual houses and product questionnaire).



Note

This is an investment-linked insurance product. The premiums with all kinds of charges deducted will be used to purchase the investment unit of fund you selecting. All investment funds are managed by skilled investment experts from Sino-US United MetLife Insurance Company Limited. Then the asset value of a fund is measured by its investment units. Your capital contributions will be converted to a certain amount of units based on the unit price, which depends on investment performance. You will have all the investment earnings and take all the investment risks. For your convenience, please read product introduction before apply.

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 over twenty cities all over China through its career agency, bank partners, direct marketing & digital Marketing, Group & Employee Benefit channels. For more information about MetLife, please visit the company's website at 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. (NYSE: MET), is one of the largest life insurance companies in the world. MetLife has operations in nearly 50 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East. MetLife Founded in 1868, which has nearly 150 years of experience. Through its subsidiaries and affiliates, MetLife, Inc. reaches over 100 million global customers, which provide life insurance, annuities, employee benefits and asset management. MetLife, Inc. is the largest life insurer in the United States¹ and Mexico¹, serving more than 90 of the Top 100 Fortune 500^{®2}, and more than 80% of all Fortune 500^{®2} 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. For more information, please visit www.metlife.com.

1. AXCO Insurance Information Services, March 7, 2013

2. Issue Date: 5/20/2013. Fortune 500 is a registered trademark of Fortune magazine, a division of Time, Inc

Notice

Make a smart choice for your wealth.

1. Wealth Selected Protection Plan is "Wealth Selected Annuity Insurance (Unit-linked, type C)".

2. (1) You may have 15 days as cooling-off period starting from the effective date of the contract. If you cancel the contract in the cooling-off period, we do not assume insurance responsibility when we receive your application form. If you begin investment after the cooling-off period, your personal account will be set upon the next work day. Your premium will be assigned to investment accounts as relative units according to your requirements, after deduct the front-end load.

(2) If you investing immediately after the issue of the policy. The premium will be used to buy investment units of the corresponding investment account after deducting the initial cost, allocated to each investment account in accordance with the contract proposal form or notation convention in the day of establish the personal account. If you cancel the contract in the cooling-off period, your personal account value which is determined by the offer price at the day we receive your application form. Together with the initial fee charged, policy administration fees and asset management fees will be refunded to you, and the investment gain and loss between the contract effective date to the day you cancel the contract are assume by yourself.

(3) If you cancel the contract after the cooling-off period, your personal account value which is determined by the offer price at the day when we receive your application form if the day is an asset valuation date or at the first asset valuation date since then otherwise will be returned and you should take any investment gain or loss and surrender fee. You will have a certain loss if you apply for rescission of the contract after free look period.

3. The above mentioned contents are used for reference only. For more details, please refer to the insurance clauses and subject to the insurance contract.

4. If the Chinese version of this brochure is not consistent with the English version, the Chinese version prevails.



Sino-US United MetLife Insurance Company Ltd.

Official WeChat ID

Central Plaza 15F, No.227
North Huang Pi Road,
Shanghai 200003 China
Tel: (86-21) 2310 3636
Fax: (86-21) 3330 2178

12/F, Tower E2, Oriental Plaza, No.1, East
Chang An Ave., Dong Cheng District
Beijing 100738 China
Tel: (86-10) 8518 0966
Fax: (86-10) 8518 9809

Service Hotline: 400-818-8168 www.metlife.com.cn

HO-BXS-300-1588

© 2016, Sino-US United MetLife Insurance Company Limited

PEANUTS © [2016] Peanuts Worldwide

Products and services are offered by Sino-US United MetLife Insurance Company Limited, which is an affiliate of MetLife, Inc. and operates under the "MetLife" brand.

The brochure is printed authorized by Sino-US United MetLife Co. LTD.