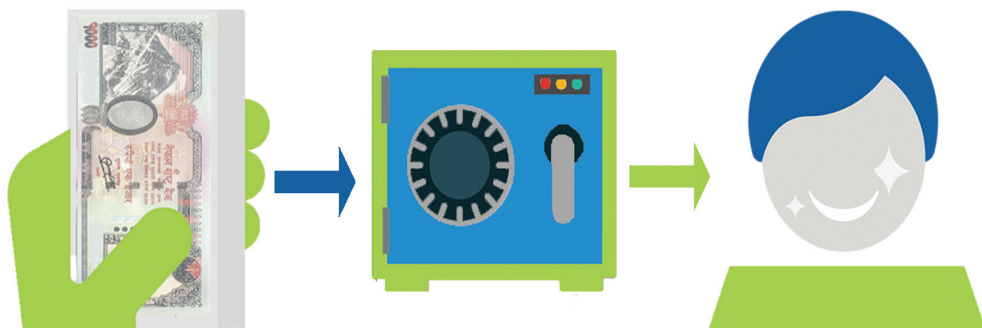


Plan your Retirement with Lifetime Income



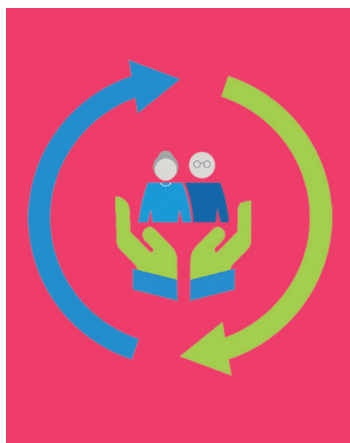
MetLife Nepal offers an insurance plan providing protection, savings and income for your retirement.

Pay premium for a limited period when you earn



enjoy monthly income after you retire

With MetLife's Subhabishya Beema Aajeewan Aaya (SBAA) you will receive regular income each month during your retired life up to age 100 or minimum 20 years guaranteed. In case of insured's death before 20 years, the remaining monthly payments will be paid to his/her loved ones.



Issue Age: 18 to 55 (Nearest Birthday)

Minimum Sum Assured: NPR 50,000

Maximum Sum Assured: NPR 50,000,000

Policy Term: 10,15,20,25 and 30 years

Premium Payment Term: Same as Policy term

Payment Mode: Annual, Semi-Annual, Quartely.

Exclusion: Suicide within two years, war risk and pre-existing health condition.

KEY BENEFITS

- ➡ Flexible policy term to end on your retirement age from which you will start receiving your monthly income up to age 100.
- ➡ In case of unfortunate event of death of insured within the policy term, Sum Assured plus accrued bonuses will be paid to your beneficiary.

- ➡ 5 options to receive policy benefits after maturity.

Option 1: Life Time Monthly Income up to age 100.

Option 2: Twenty years Guaranteed Monthly Income.

Option 3: Leave the Maturity Amount with the company to earn Annual Cash Coupons up to age 100 or death. The Maturity amount will be paid to the insured upon attending age 100th birthday.

Option 4: Receive 50% of Maturity Amount and leave 50% to earn Annual Cash Coupons up to age 100 or death. 50% of the Maturity amount will be paid to the insured upon attending age 100th birthday.

Option 5: Receive the Maturity Amount in Lump sum.

- ➡ Additional riders you can select:

- **Accidental Death Benefit:** Provides your family with a highly needed supplementary benefits in case of your accidental death.

- **Personal Accident:** Provides additional benefit incase of death or permanent disability as a result of accident occurring during the policy term.

- **Waiver of Premium :** Waives premium incase of Permanent Total Disability due to accidents or sickness.

- **Lifetime income rider:** This benefit will replace your loss of income due to accidental death or disability by providing you or your family with a lifetime monthly income with a minimum guarantee of 20 years.

- **Critical Illness Plus (Rider):** This rider pays full Face Amount of rider coverage if diagnosed with 11 Critical Diseases (Cancer of Specified Severity, Kidney Failure, Cardiovascular Diseases, Stroke, Major Organ Transplant, ENT Disease, Major Burn, Liver Disease, Benign Brain & Spinal Tumors, Blindness and Coma).

Illustration of Lifetime Monthly Income:

Mr. Ghanshyam chose the **Monthly Income Annuity Payout Option** at the time of maturity of his policy while he was aged 60 years. The maturity amount is **Sum Assured plus accrued Reversionary Bonus**, amounted to **NPR 1,500,000 after applicable taxes**.

The monthly income payable to him depends on the annuity option selected. The following tables illustrate the monthly income payable under each option at different interest rate scenarios.

Option 1: Lifetime Monthly Income up to age 100

Under this option, monthly income payments are **guaranteed for the first 20 years**. After the guaranteed period, payments will continue for the remainder of his life up to his **100th birthday** .

Age 60	Assumed Interest Rate%		
	4%	6%	8%
Annuity Factor	24.69	20.04	16.64
Monthly Benefit Amount = Maturity Amount/ (Annuity Factor x 12)			
Monthly Income (NPR)	5,062.50	6,237.50	7,512.50

Option 2: 20-Year Guaranteed Monthly Income

Under this option, monthly income payments are **guaranteed for 20 years only**, regardless of whether he survives beyond the end of the 20-year period.

Age 60	Assumed Interest Rate%		
	4%	6%	8%
Annuity Factor	16.72	14.47	12.64
Monthly Benefit Amount = Maturity Amount/ (Annuity Factor x 12)			
Monthly Income (NPR)	7,475.00	8,637.50	9,887.50

*The above illustrations are only based on assumptions and presented for understanding purpose. The actual amount will be determined at the time of maturity using actual interest rate, mortality and expenses, and subject to applicable taxes.

Premium Rates per 1000 Sum Assured

Age	10	15	20	25	30	Age	10	15	20	25	30
18	108.53	70.84	53.67	43.85	37.16	37	111.00	74.17	57.93	49.56	44.41
19	108.58	70.91	53.75	43.95	37.29	38	111.35	74.63	58.56	50.38	45.55
20	108.63	70.99	53.85	44.07	37.44	39	111.75	75.15	59.29	51.26	46.63
21	108.69	71.07	53.95	44.20	37.60	40	112.19	75.73	60.12	52.32	47.93
22	108.76	71.16	54.07	44.35	37.78	41	112.68	76.38	61.04	53.54	49.35
23	108.84	71.26	54.19	44.51	37.98	42	113.23	77.11	62.05	54.72	50.89
24	108.92	71.37	54.32	44.69	38.18	43	113.84	77.93	63.15	56.13	52.57
25	109.01	71.48	54.47	44.89	38.40	44	114.51	78.85	64.34	57.70	54.38
26	109.12	71.60	54.62	45.09	38.65	45	115.26	79.90	65.65	59.45	56.35
27	109.23	71.71	54.79	45.31	38.94	46	116.11	81.10	67.12	61.41	58.50
28	109.35	71.83	54.98	45.55	39.17	47	117.09	82.46	68.80	63.59	60.88
29	109.48	71.97	55.19	45.80	39.68	48	118.20	83.98	70.74	65.98	63.53
30	109.61	72.13	55.41	46.08	40.03	49	119.45	85.66	72.98	68.59	66.50
31	109.75	72.31	55.65	46.39	40.47	50	120.00	87.51	75.57	71.43	69.86
32	109.90	72.52	55.93	46.75	40.96	51	122.40	89.55	78.47	74.51	
33	110.07	72.76	56.24	47.16	41.50	52	124.10	91.81	81.67	77.84	
34	110.25	73.04	56.58	47.64	42.09	53	125.95	94.29	85.17	81.44	
35	110.46	73.37	56.96	48.19	42.75	54	127.96	97.00	88.98	85.31	
36	110.71	73.75	57.40	48.83	43.51	55	130.18	100.00	93.10	89.46	

Frequently Asked Questions:

1) How can I apply for this insurance coverage?

You can contact any of MetLife's Agency offices, where a representative will assist you with the process. Or you can

- Call us our head office number 01-5970166 or

- Email us at service-nepal@metlife.com.np or

- Message us in our official page:

Facebook Page: www.facebook.com/metlifenepl/

LinkedIn Page: www.linkedin.com/company/metlife-nepal/

- Send in your details through Write to Us Section in the One by MetLife App

2) What to do if I don't receive my Policy?

Usually, Policy document should reach you by 30 days from date of application. In case you do not receive contact our toll free number 1660-01-55555 or call center 01-5970166.

3) How do I calculate annual premium for coverage amount?

Annual premium is based on age and policy term. Premium rates are quoted per thousand of coverage amount. For Semi-annual and quarterly payment mode multiply by factor 0.52 and 0.27 respectively.

4) How to lodge a claim?

Contact our Claims Department in our toll-free number 1660-01-55555 or call center 01-5970166 and lodge your claims. Alternatively you can visit our Head/Branch Office.

Disclaimers:

The annuity factors are calculated using interest scenario of 4%, 5%, 6% and 7%. The actual factors at the time of policy maturity maybe higher or lower depending upon the interest rate scenario prevalent at that time. Interest/ coupon rate will not be guaranteed and will vary each quarter/year. The monthly annuity payout expenses will be decided at the time of choosing the annuity option and will be based on expense experience. Detailed terms, conditions and exclusions are included in the Policy Document. In case of discrepancy between this brochure and the policy document, the latter shall prevail.



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MetLife has been operating in Nepal since 2001 as a branch of American Life Insurance Company, incorporated in the USA, subsidiary of MetLife, Inc. In Nepal, MetLife provides consumers and businesses with life insurance, accident & health insurance and employee benefits (group insurance). For more information, visit www.metlife.com.np or call +977-1-5970166.



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