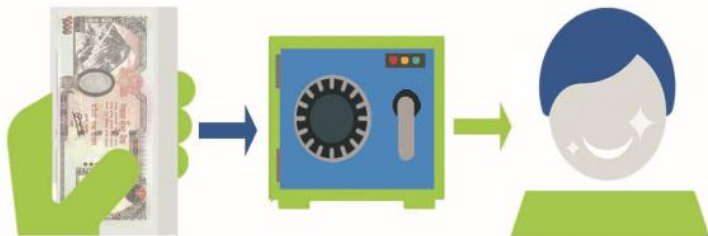


Plan your Retirement with Lifetime Income



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.

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.

Option1: 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.



Issue Age: 18 to 55 (Nearest Birthday)

Minimum Sum Assured: NPR 50,000

Maximum Sum Assured: NPR 15,000,000

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.

Illustration of Lifetime Monthly Income:

Mr. Ghanshyam, a retiree chose Lifetime Monthly Income annuity payout option. At the time of maturity of the policy he was aged 60. The maturity proceeds is sum assured plus reversionary bonus. The maturity proceeds after tax is NPR 30,00,000. His choice of annuity payments guarantees monthly payment for 20 years and thereafter up to his 100th birthday, if he lives longer. Following is his payout calculation at different interest rate scenarios:

Age 60	Interest Rate %			
	4%	5%	6%	7%
Annuity Factor	14.3921	13.0975	11.9749	10.9966
Life Time Income calculation Method	Maturity Amount - Annuity Payout expenses Annuity Factor × 12			
Maturity Amount after Tax	30,00,000	30,00,000	30,00,000	30,00,000
Maturity Payout Expenses (NPR 900 × annuity factor)	900×14.3921	900×13.0975	900×11.9749	900×10.9966
Monthly Payout Expenses (NPR)	12,953	11,788	10,777	9,897
* Monthly Annuity Amount (NPR)	$\frac{30,00,000 - 12,953}{14.3921 \times 12}$	$\frac{30,00,000 - 11,788}{13.0975 \times 12}$	$\frac{30,00,000 - 10,777}{11.9749 \times 12}$	$\frac{30,00,000 - 9,897}{10.9966 \times 12}$
	17,295.65	19,012.63	20,802.07	22,659.35

* Maturity amount is subject to tax as per the prevailing law. The monthly annuity payout expenses is incorporated in above calculation is NPR 75.

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	57.7	54.38
26	109.12	71.60	54.62	45.09	38.65	45	115.26	79.90	65.65	59.45	56.85
27	109.23	71.71	4.79	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	120.85	87.51	75.57	71.43	69.86
32	109.9	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	41.60	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	100.0	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 or partner banks, where a representative will assist you with the process. Or you can

- Send an SMS with the term "SBAA" to 32288 or
- call our toll-free number 1660-01-55555 or
- email us at service-nepal@metlife.com.np or message us in our official Facebook Page: www.facebook.com/metlifenepl/

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 regular number 01-5555166.

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 regular number 1-5555166 and lodge your claims. Alternatively you can visit our Head/Branch Office .

Disclaimer: The annuity factors are calculated using interest scenario of 4%, 5%, 6% and 7%. The actual factors at the time of policy maturity may be 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.

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates ("MetLife"), is one of the world's leading financial services companies, providing insurance, annuities, employee benefits and asset management to help its individual and institutional customers navigate their changing world. Founded in 1868, MetLife has operations in more than 40 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East. For more information, visit www.metlife.com.

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 5555166

American Life Insurance Company

(Incorporated in USA, Nepal Regn.No.6/062/063)

Narayani Complex, Pulchowk, P.O. Box 11590, Kathmandu, Nepal

Tel: (+977-1) 5555166, Fax: (+977-1)- 5555173

Toll Free: 1660-01-55555 (NTC)

E-mail: service-nepal@metlife.com.np Website: www.metlife.com.np

