

Product disclosure statement



Simple Income Protection

About the Product Providers

MetLife

MetLife, an affiliate of MetLife Inc., is a specialist provider of life insurance to affinity partners, superannuation trustees and employers in Australia. MetLife has expertise in designing and executing both direct insurance programs for partners' customers and insurance solutions to meet the needs of specific member groups. MetLife has been a specialist provider of life insurance products in Australia since 2005. MetLife Inc., through its affiliates (collectively the "MetLife companies"), operates in the Asia Pacific, Americas and Europe and has over 140 years' experience.

Cover for Simple Income Protection is issued from MetLife's No.1 Statutory Fund. Simple Income Protection is not a savings plan.

ALI Group

Simple Income Protection is distributed by Australian Life Insurance Distribution Pty Ltd (ALI Group) and may be offered to you by your loan consultant as ALI Group's authorised representative or by an ALI Group representative directly.

ALI Group is a specialist risk insurance business, committed to providing people with convenient and timely access to affordable protection. For the customers of ALI Group's affiliated loan consultants this is usually when they are buying a home or investment property.

ALI Group is focused on providing quality products with a simple, understandable offer that allows customers to make an informed decision on their need for protection. In doing this, ALI Group representatives (including your loan consultant) will not provide you with personal advice in respect of the product or your individual insurance needs.

MetLife and ALI Group are not related entities of each other.

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About Simple Income Protection

Congratulations on your decision to consider protecting yourself and your lifestyle against an unforeseeable loss of income because of illness or injury. Your income provides a significant contribution towards your standard of living and the well-being of those dependent upon you.

Simple Income Protection is designed to provide some or all of your income to help you maintain your lifestyle such as your mortgage or rent, medical costs, everyday household bills, your child's education and transportation, in the event illness or injury prevents you from working.

Having this replacement income could alleviate the need to draw down on your life savings and should help reduce potential financial stress, allowing you to focus on recovering from your illness or injury.

Plus, there are two low cost optional benefits that are available to you under Simple Income Protection which may provide additional financial assistance for you and possibly those around you.

Who can apply?

You can apply for a Simple Income Protection policy if you're:

- aged between 18 and 60 years (inclusive);
- an Australian or New Zealand citizen or permanent resident, residing in Australia; and
- currently employed or self-employed.

You can only purchase a Simple Income Protection policy to protect your own income. As the sole policy owner you'll also be the insured person.

It only takes a few minutes to apply and the information you provide will be used to assess whether we can provide you with cover. In some circumstances we may offer you cover subject to special conditions that will apply to your policy, of which we will inform you. We will not require any medical tests when you apply.

Simple Income Protection insurance

Simple Income Protection benefit

If you're unable to work due to illness or injury for longer than 30 continuous days (your waiting period) your Simple Income Protection benefit will provide you a monthly payment for up to 12 months, provided you remain unable to work due to your illness or injury.

This benefit is available anytime you find yourself ill or injured until you turn age 70.

How much can I apply for?

You can apply for as little as \$1,000 per month or up to 80% of your monthly income, subject to a maximum of \$10,000 per month.

This means that if you're earning more than \$15,000 per year, regardless of your working hours, you can apply for Simple Income Protection.

How to calculate your income

Full-time employee	Your current income from personal exertion, before tax, including salary sacrifice amounts but excluding overtime, bonuses, compulsory employer superannuation contributions, profit distributions, director's fees and any other non-regular payments.
Self-employed	Your income, before tax, from personal exertion from the previous 12 months less any business expenses but excluding overtime, bonuses or contributions towards your personal and/or employer superannuation contributions.
Casual / Part-time employee	Your income from personal exertion, before tax, received over the previous 12 months, including salary sacrifice amounts. These earnings include salary sacrifice amounts but exclude overtime, profit distributions, director's fees and any other non-regular payments.

In the event of a claim, how much will my Simple Income Protection monthly benefit be?

If you're working at the commencement of your illness or injury, the Simple Income Protection benefit will be the lesser of:

- your monthly benefit amount as shown on your policy schedule; or
- 80% of your income earned during the 12 months prior to when you ceased working due to your illness or injury.

If you're not working at the commencement of your illness or injury, you'll still be entitled to receive a Simple Income Protection benefit. The Simple Income Protection benefit will be based on the lesser of:

- your monthly benefit amount as shown on your policy schedule; or
- 80% of your income earned during the 12 months prior to when you last worked.

Premium waiver

If you're on claim for illness or injury, we want you to focus on your recovery so we will waive your premiums while you're on claim.

When is the Simple Income Protection benefit payable?

When your benefit is payable it will be based on your employment status as outlined to the right:

1. You have been working at the time of your illness or injury:

If you are unable to work in your usual occupation, the Simple Income Protection benefit will be payable at the end of the waiting period, for each month you remain unable to work for up to 12 months.

Your claim will still be assessed as if you were working, if you're on annual, long service, maternity, paternity or sabbatical leave, in the event you are unable to work due to illness or injury.

2. You have been unemployed for less than 12 months at the time of your illness or injury:

If you are unable to work in your usual occupation prior to the commencement of your unemployment, your Simple Income Protection benefit will be payable at the end of the waiting period, for each month you remain unable to work for up to 12 months.

3. You have been unemployed for more than 12 months at the time of your illness or injury:

If you are unable to perform at least 2 of the activities of daily living (see Glossary on page 10 for definition), your Simple Income Protection benefit will be payable at the end of the waiting period, for each month you remain unable to perform at least 2 of the activities of daily living for up to 12 months.

Optional benefits

The following two optional benefits are available for you to add to your policy and may assist you with additional protection on top of your Simple Income Protection benefit. These optional benefits are designed to provide additional financial support for you and those who may depend on you and your income.

Mortgage Repayment Option

Buying a home or other property is one of life's biggest investments. In the event your income suddenly stopped, your mortgage would likely become your biggest financial burden. The Mortgage Repayment Option may mitigate this risk and help you keep on top of your repayments.

If selected, this benefit is payable directly to your mortgage provider, in the event you're receiving the Simple Income Protection benefit, provided you have a mortgage in your name.

You can apply for a Mortgage Repayment Option monthly benefit of:

- 20% of your income if in full-time employment; or
- 20% of your income during the previous 12 months for casuals/part-time or self-employed, for up to \$2,000 a month.

This means that with this option together with your Simple Income Protection benefit, you'll be covered for up to 100% of your income during the benefit period.

In the event of a claim, how much will my Mortgage Repayment Option monthly benefit be?

If you're working at the commencement of your illness or injury, the Mortgage Repayment Option benefit will be the lesser of:

- your monthly benefit amount as shown on your policy schedule; or
- 20% of your income earned during the 12 months prior to when you ceased working due to your illness or injury.

If you're not working at the commencement of your illness or injury, you'll still be entitled to receive a Mortgage Repayment Option benefit. The Mortgage Repayment Option benefit will be based on the lesser of:

- your monthly benefit amount as shown on your policy schedule; or
- 20% of your income earned during the 12 months prior to when you last worked.

The maximum benefit period under the Mortgage Repayment Option is 12 months.

Cover Continuation Option

It can take a significant amount of time to fully recover from some illnesses or injuries. The Cover Continuation Option can provide you with extended time and additional financial support to help you fully recover from your illness or injury.

If selected, the Cover Continuation Option allows you to extend your monthly Simple Income Protection benefit for an additional 2 years (24 months) after your first 12 months has ceased, giving you up to 3 years of Simple Income Protection benefits.

You can apply for a Cover Continuation Option monthly benefit of:

- 50% of your income if in full-time employment; or
- 50% of your income during the previous 12 months for casuals/part-time or self-employed, for up to \$5,000 a month.

In the event of a claim, how much will my Cover Continuation Option monthly benefit be?

If you're working at the commencement of your illness or injury, the Cover Continuation Option benefit will be the lesser of:

- your monthly benefit amount under this option as shown on your policy schedule; or
- 50% of your income earned during the 12 months prior to when you ceased working due to your illness or injury.

If you're not working at the commencement of your illness or injury, you'll still be entitled to receive a Cover Continuation Option benefit. The benefit will be based on the lesser of:

- your monthly benefit amount as shown on your policy schedule; or
- 50% of your income earned during the 12 months prior to when you last worked.

Are you eligible for a discount?

Large monthly Simple Income Protection benefit discounts

Everyone loves a discount, so the higher your combined monthly Simple Income Protection benefit and Mortgage Repayment Option is, the larger the discount. The following table shows how the discount will be applied:

Monthly benefit range (inclusive)	Discount
\$2,500 - \$4,999	10%
\$5,000 or more	20%

If the Cover Continuation Option is selected, a large monthly benefit discount will also apply to this option. The following table shows how the discount will be applied:

Monthly benefit range (inclusive)	Discount
\$2,500 - \$4,999	10%
\$5,000	20%

Benefit offsets

Simple Income Protection benefit and Mortgage Repayment Option

Should you be receiving or be entitled to receive other disability payments during your illness or injury, we will reduce the Simple Income Protection benefit and Mortgage Repayment Option (if selected) proportionately, so that the maximum combined benefit amount received by you from all sources is the lesser of 80% (100% if the Mortgage Repayment Option is selected) of your income and the monthly benefit.

Cover Continuation Option

Should you be receiving or be entitled to receive other disability payments during your illness or injury for more than 12 months, we will reduce the Cover Continuation Option (if selected) so that the maximum combined benefit amount received by you from all sources is the lesser of 50% of your income and the monthly benefit.

“Other disability payments” are:

- any other payments from disability income, illness or injury insurance policies including group insurance policies;
- any compulsory insurance schemes such as workers compensation or accident compensation for loss of income; and
- sick leave payments received.

When we won't pay

It's important that we confirm to you what you're covered for under this insurance and it's also important we inform you of a number of exclusions that apply, for which no monthly benefit will be paid.

All covers:

We will not pay any benefit if the illness or injury occurring is directly or indirectly the result of:

- an intentional self-inflicted act;
- a mental disorder;
- pregnancy (unless the illness or injury persists for more than 3 months after the end of the pregnancy);
- aviation or aerial pursuit activities other than as a fare paying passenger on a commercial airline on regular scheduled flights;
- riding on or driving in any self-propelled vehicle engaged in any race, speed or reliability trial on any waterway, racing course, speedway or racing track; or
- diving to a depth of 45 metres or more, pot holing, wreck diving or diving in a cave.

When does cover commence and end?

Once your application has been accepted by us your cover will commence. You will receive a policy document and policy schedule detailing the type and level of cover. Together these documents set out the full terms and conditions of your insurance with us. Please read these documents carefully and keep them in a safe place.

Your Simple Income Protection will end on the earliest of the following:

- your 70th birthday;
- the date the policy is cancelled due to non-payment of outstanding premiums;
- you request to cancel the policy; or
- your death.

If you remain on claim for the entire benefit period the benefit payments will cease on the earliest of the following:

- at the end of the benefit period;
- when you're no longer ill or injured;
- when you have returned to work; or
- on your 70th birthday.

As long as you continue to pay your premiums you can maintain your policy even after a claim is finalised. No benefit will be payable under this insurance policy for the same or related illness or injury for which the previous claim was paid in full, unless you achieve full recovery for at least 6 continuous months.

When your application is accepted, you will be covered for the benefits and options (if selected) outlined within this PDS 24 hours a day, 365 days a year and we guarantee to renew your policy until your 70th birthday, unless your cover stops earlier (please refer above to “When does cover commence and end?”).

General information

What if I'm overseas?

If you're overseas at the time of your illness or injury, the benefit will cease after 2 months unless you return to Australia.

What if I suffer a recurring illness or injury?

Some illnesses or injuries can annoyingly recur. If this happens to you within 6 months of a Simple Income Protection benefit claim, we will treat the subsequent claim as a continuation of the previous claim and the waiting period will be waived.

The cumulative maximum benefit period for any recurring illness or injury is 12 months, or 36 months if the Cover Continuation Option has been selected. For further details, please refer to the Cover Continuation Option on page 6.

Cooling off period

For peace of mind, your Simple Income Protection policy comes with a 30 day cooling off period. This means you have 30 days from the policy commencement date to review your policy and ensure it meets your needs.

If you wish, you can cancel your policy during the 30 day cooling off period. The policy will be cancelled and we will refund any premium you may have paid, provided that you have not made a claim.

Cover Escalation benefit

To ensure that your level of insurance keeps pace with the rising cost of living, your Simple Income Protection benefit and any optional benefits selected will automatically increase each year on your policy anniversary by the Consumer Price Index (CPI) subject to a minimum of 5% per annum. Your premiums will increase accordingly and we will notify you prior to your policy anniversary. If you believe your level of cover is sufficient to meet your needs, you do not have to accept this Cover Escalation benefit.

If the Cover Escalation benefit would mean that the Simple Income Protection monthly benefit is greater than 80% of your income, you should reject the increase to avoid paying unnecessary premium.

If you choose not to accept the Cover Escalation benefit in any given year, it will not affect your entitlement to one in the future.

Taxation

The premiums for Simple Income Protection may be tax deductible and benefits paid will generally be assessable as income. The tax treatment will depend on your individual circumstances. Any benefits paid under the Simple Income Protection benefit, Mortgage Repayment Option and Cover Continuation Option will generally be considered income.

This information is based on continuance of present tax laws and our interpretation of those laws. Your individual situation may differ and you should seek qualified professional advice in relation to your own circumstances.

About the premiums

The premiums payable for this policy are based on a number of factors including:

- the level of monthly benefit selected;
- your age and gender;
- your smoking status; and
- your health and occupation.

Premiums are re-calculated based on your age at each policy anniversary including any applicable Cover Escalation benefit. The premium you pay includes any compulsory government charges (e.g. stamp duty). We will notify you of any additional charges due to legislative changes. We will send you a notice prior to each policy anniversary confirming your premium.

Payment of premiums

Flexible payment options are available to you. You can pay your premiums fortnightly, monthly or annually by direct debit from your financial institution or by credit card (Visa, MasterCard, Diners and American Express). We do not accept payments via cheque or cash.

Policy fee

Your premium will include an annual policy fee of \$80 (as at December 2012). This policy fee may be increased at your policy anniversary by any amount up to the indexation factor since the last time the annual policy fee was adjusted.

Non-payment of premiums

To maintain your policy, you need to pay your premiums when due. We may cancel your policy if you don't pay your premiums within this period. If we cancel your policy due to non-payment of premiums, you can ask us to reinstate your policy up to 12 months after the date of cancellation.

We can also change the premium rate for all policies of the same kind by providing you with at least 30 days written notice. You will be charged the new premium from your next policy anniversary.

Duty of Disclosure

Before you enter into a contract of life insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, that is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

Your duty, however, does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows, or in the ordinary course of their business, ought to know; or
- when compliance with your duty is waived by the insurer.

Non-disclosure

If you fail to comply with your Duty of Disclosure we may not pay a claim. Your Duty of Disclosure continues until the insurer notifies you that the risk has been accepted. It also applies when you extend, vary or reinstate a contract of life insurance.

Making a claim

Should you need to make a claim, you or your personal legal representative will need to advise us as soon as practicable following the event. Please call ALI Group on 1800 006 776 and we will talk you through the claims process and send out relevant claim forms which will need to be completed, signed and returned.

Information about Consumer Credit Insurance (CCI)

The Mortgage Repayment Option is a CCI product. Before taking out the Mortgage Repayment Option on this policy, you should read this PDS carefully to find out:

- what the policy will cover you for: and
- when the policy will pay out the outstanding balance or make payments towards the outstanding balance of your financial facility and when it will not.

Cover is provided under the policy in respect of certain events which are described under the section "Mortgage Repayment Option" on page 6.

Parts of this PDS and the policy differ from the standard cover noted in the Insurance Contracts Act 1984 and may contain unusual terms.

You are not obliged to take out this type of insurance and you are able to arrange cover through another insurer.

Are there any risks in purchasing Simple Income Protection?

Some of the risks associated with purchasing Simple Income Protection include:

- the type of cover provided may not suit your needs;
- there are limits placed on the benefits; and
- a benefit may not be paid because of one of the limitations listed in the section "When we won't pay" on page 7, such as pregnancy or mental disorder.

Register of alternative forms of remuneration

We maintain a register of alternative forms of remuneration paid to intermediaries as required by the Financial Services Council (FSC) of which we are a member. The purpose of this register is to provide an outline of the alternative types of remuneration paid and received. You can obtain a copy by calling us on 1300 555 625.

Complaints resolution

It is our commitment that we will always attempt to satisfactorily answer any questions and resolve any problems or complaints you may have regarding this policy or our services. If you wish to make a complaint about this product or our services, please contact ALI Group on 1800 006 776, email service@aligroup.com.au or write to:

Dispute Resolution Officer
ALI Group
GPO Box 4251, Sydney NSW 2001

You may contact the Financial Ombudsman Service (FOS) if you are not satisfied with how we respond to your complaint. FOS is an independent body whose services are available to you at no cost. They can be contacted by calling 1300 780 808, email info@fos.org.au or write to:

The General Manager
Financial Ombudsman Service
GPO Box 3, Melbourne VIC 3001

Privacy

If you would like to purchase Simple Income Protection, we, and the distributor will need to collect personal information from you so we can:

- assess your application;
- set up and administer your policy;
- provide you with service; and
- assess any claims you may have.

Additionally, we may use the information you give us to:

- improve our financial products and services; and
- provide you with information about our other products and services.

In some circumstances this may mean sharing your information with a third party, e.g. your doctor, in the event of a claim. We may also need to send your personal information overseas or collect personal information about you from overseas.

If you have any questions about your personal information or wish to obtain a copy of MetLife's Privacy Policy please call the ALI Group Customer Service Centre on 1800 006 776.

Glossary

Throughout this document, you would have noticed many technical terms – we're not trying to be fancy, however, these words have particular meaning, whether the first letter is in upper or lower case, and their particular meanings are listed below.

Where applicable, with respect to the definitions, singular includes the plural and vice versa.

accident: means an event that occurs during the life of this policy which solely and directly causes injury as a result of violent, external and visible means.

activities of daily living: means and defined as:

1. bathing and/or showering;
2. dressing and undressing;
3. eating and drinking;
4. maintaining continence with a reasonable level of personal hygiene - to use the toilet including getting on and off;
5. mobility - getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or walking aids.

benefit period: means the period of time during which a benefit payment will be paid. The benefit period will start on the date immediately after the waiting period for the illness or injury giving rise to your Simple Income Protection benefit claim. The maximum benefit period is 12 months.

illness: means a disease or sickness first occurring after the policy commencement date.

income: means:

- a. For an insured person who is permanently employed:
The total monthly regular income received from your employer for personal exertion for your usual occupation. This amount includes salary sacrifice amounts but excludes overtime, bonuses, compulsory employer superannuation contributions, profit distributions, director's fees and any other non-regular payments.
- b. For an insured person who is part-time or casually employed:
The average monthly income received from your employer for personal exertion for your usual occupation over the previous 12 months. This amount includes salary sacrifice amounts but excludes overtime, bonuses, compulsory employer superannuation contributions, profit distributions, director's fees and any other non-regular payments.
- c. For an insured person who is self-employed (where they directly or indirectly own part or all of the business from which he/she earns a regular income):
The average monthly earnings including the gross

revenue generated by the business as a result of the insured person's personal exertion less eligible business expenses over the previous 12 months.

indexation factor: means the percentage change in the consumer price index (CPI) which is the weighted average of the 8 Australian capital cities combined as published by the Australian Bureau of Statistics or any body which succeeds it and in respect of the 12 month period finishing on 30 September.

The indexation factor will be applied from 1 March the following year. If the CPI is not published by this date, the indexation factor will be calculated upon a retail price index which we consider most nearly replaces it.

injury: means bodily injury resulting from an accident occurring after the policy commencement date.

insured person: means the person who has been accepted by us and listed on the schedule as the insured person under this policy.

mental disorder: means any disorder listed in the most current version of the Diagnostic and Statistical Manual of Mental Disorders (DSM) published by the American Psychiatric Association.

Such disorders include, but are not limited to: stress; anxiety; depression; post natal depression; emotional or behavioural disorders.

If the DSM is discontinued, we will use any manual we believe is an appropriate replacement for the DSM.

monthly benefit: means the amount you apply for and we accept as varied (for example if you apply for a decrease or through increases under the Cover Escalation) by agreement.

policy: means your Simple Income Protection insurance, which consists of the policy document, schedule and information provided in your application.

policy anniversary: means the annual anniversary of the policy commencement date.

policy commencement date: means the date we accept your application for cover as shown on the schedule.

policy owner: means the person listed on the schedule as the owner of this policy.

premium: means the amount you pay us for the insurance.

registered doctor: means a medical practitioner who is legally qualified and properly registered in Australia. The registered doctor cannot be the insured person or the insured person's spouse/partner/de facto partner or a relative or business associate. If practising outside Australia, the medical practitioner must have qualifications equivalent to Australian Standards.

Direct Debit Service Agreement

schedule: means a document issued by us which shows important information about your policy, including your policy number, monthly benefit, premium, special conditions (if applicable) and policy commencement date.

usual occupation: means

- if you were employed at the time of your illness or injury - your primary occupation you perform; or
- if you were unemployed at the at the time of your injury or illness – the primary occupation you performed prior to your unemployment.

waiting period: means the period of time during which a benefit payment will not be paid. The waiting period is 30 continuous days and commences on the first day you consult your registered doctor and they certify you are unable to work.

During the waiting period, you must:

- not be working in any occupation, whether remunerated or not; and
- be under the care and treatment of a registered doctor.

we, us and **our:** means MetLife Insurance Limited, ABN 75 004 274 882 AFSL 238096.

you and **your:** means the policy owner who is also the insured person who has been accepted by us and is shown on the schedule.

The following terms and conditions relate to the use of direct debit payments from your nominated account or credit card. You (or the Account Holder if different to you) will need to keep this document with your records.

1. You are responsible for ensuring the nominated account can accept direct debits and there are sufficient clear funds available in the nominated account to permit payments on the due date.
2. We will initiate debits from your nominated account or credit card in accordance with your application form.
3. We agree to provide not less than 14 days notice to you if we propose to vary these arrangements.
4. You may request deferment of/or alternation to the agreed drawing schedule by writing to:
ALI Group
GPO Box 4251,
Sydney NSW 2001
We reserve the right to decline this request.
5. You (or the Account Holder if different to you) can cancel or defer the direct debit or suspend an individual debit from taking place under it by notifying us by telephone, fax, or in writing. You need to allow us 14 days to process any cancellation, deferment or suspension.
6. In the event you disagree with any debit under this arrangement, you should contact ALI Group on 1800 006 776 or write directly to The Dispute Resolution Officer at the address in point 4.
7. Direct debits will be done on the same date of the relevant month unless otherwise agreed. When the due date for payment falls on a day that is not a business day, we will debit your account on the next business date.
8. In the event that your financial institution refuses to pay any direct debit made under the arrangement, we will write to you requesting alternative payment.
9. Any information supplied by you (or the Account Holder if different to you) will remain confidential and will only be disclosed if authorised by you (or the Account Holder if different to you) or where required by law.
10. Initially, you should direct any request for stops or cancellations to ALI Group on 1800 006 776.

About this Product Disclosure Statement

A Product Disclosure Statement (PDS) is a document that will assist you to make an informed decision about whether or not to purchase a particular insurance product. You should read it carefully before you make your final decision to purchase.

This PDS contains general information about ALI Group's Simple Income Protection, which will help you decide whether this product is right for you. It explains the significant benefits, premiums, significant risks, the complaints handling process, cooling off period and other rights, and terms and conditions relating to this product. It has been prepared without taking into account your financial situation, needs and objectives. You should read and consider the information contained in this PDS to understand the extent of cover provided and the limitations of this policy to decide whether it is appropriate for you. You may wish to consult a financial adviser.

Simple Income Protection is issued by MetLife Insurance Limited (MetLife) ABN 75 004 274 882 AFSL 238096.

The information contained in this PDS is current at the time of issue. From time to time we may change or update information that is not materially adverse by providing a notice of changes on www.metlife.com.au.

You can also obtain a paper copy of the updated information by calling ALI Group on 1800 006 776.

If there is a materially significant change or omission to this PDS, we will issue a supplementary or replacement PDS. If there is any inconsistency between this PDS and the policy document, the full terms and conditions contained in the policy document will prevail to the extent of the inconsistency.

Issuer: MetLife Insurance Limited (MetLife), Level 9, 2 Park Street, Sydney NSW 2000 ABN 75 004 274 882 AFSL No. 238096

Distributor: ALI Group, Level 19, 1 Castlereagh Street, Sydney NSW 2000 ABN 31 103 157 811 AFSL No. 226403

Products are offered by MetLife Insurance Limited (MetLife), which is an affiliate of MetLife, Inc. and operates under the "MetLife" brand. None of the obligations of MetLife are guaranteed by MetLife, Inc. (Incorporated in the USA) or any other member of the MetLife group.