

MetLife Sunshine Savings Plan

Enjoy long-term thriving wealth

*Ensure a bright future
for younger generations*



A person wearing a straw hat is sitting on a wooden beach chair, reading an open book. The background shows a sandy beach and the ocean under a clear blue sky. The scene is bright and sunny, suggesting a pleasant day at the beach.

“

Prosperity grows under sunshine. Do you have the right plan to secure a bright future and fulfill your family's dreams or the financial solution that works to accelerate your wealth accumulation in order to quickly turn your life goals into reality?

”

With **MetLife Sunshine Savings Plan**, you can realize a bright future with accelerated wealth accumulation

A prosperous future is what we all look forward to, be it a good education for our younger generation, starting a business, a carefree retirement, or legacy planning. **MetLife Sunshine Savings Plan** (the "Plan") is a holistic lifetime solution that empowers you and your family to pursue more from life, with a stream of competitive long-term returns as well as the following unique benefits:



Enjoy Budget Certainty with Payment Flexibility

A rosy future for yourself and your family can take shape easily. The Plan features a **level premium**, which is guaranteed throughout the policy term and can be paid on a **monthly or annual** basis over a **payment term of as short as 3 years or 10 years** – whichever best fits your personal financial needs. So you can plan your finances ahead – easily and with total budget certainty. If you would like to save the hassles and make a one-time payment to enjoy a more favorable rate, the **premium prepayment option**¹ is also available for the 3-year premium payment term.



Enjoy More Wealth with Competitive Long-term Returns

Making dreams come true starts with a strong savings plan that can help accelerate your wealth growth with ease and flexibility. As such, the Plan provides you with the following potential returns, boosting your wealth from as soon as the 1st policy anniversary date.

Your policy will enjoy a **guaranteed cash value**² starting from the 1st policy anniversary date in the case of the 3-year premium payment term, or the 2nd policy anniversary date in the case of the 10-year premium payment term. An **annual dividend** (non-guaranteed)³ is payable starting right from the 1st policy anniversary date.

Your wealth accumulation is given a further boost with a **special dividend** (non-guaranteed)³. The special dividend (non-guaranteed)³ starts adding value to your policy as soon as it has been in force for 1 year, outshining other savings plans in the market. The special dividend (non-guaranteed)³ is payable upon policy termination⁴.

Case Studies (All figures below are hypothetical and for illustrative purposes only)

Case 1 – Planning Finances Ahead

Mr. Wong, aged 30, single

Mr. Wong decided to apply for **MetLife Sunshine Savings Plan** to fulfill his unique financial aspirations, and considered paying the premiums over a payment term of 3 years or 10 years, with the illustrative example as below:

Premium Payment Term	3-year			10-year		
Total premium paid	US\$50,000			US\$50,000		
Premium payment mode	Annual payment			Annual payment		
Projected total breakeven year (non-guaranteed) ^{(i), (ii)}	8 years			10 years		
Returns at the end of policy year	20	30	40	20	30	40
Projected total cash value (non-guaranteed) ^{(ii), (iii)}	US\$148,180	US\$334,761	US\$670,680	US\$118,661	US\$260,726	US\$515,463
Projected rate of return per annum (non-guaranteed) ^{(ii), (iv)}	5.88%	6.77%	6.88%	5.65%	6.62%	6.74%
Projected total cash value (non-guaranteed) ^{(ii), (iii)} as a percentage of total premium paid	296%	670%	1341%	237%	521%	1031%

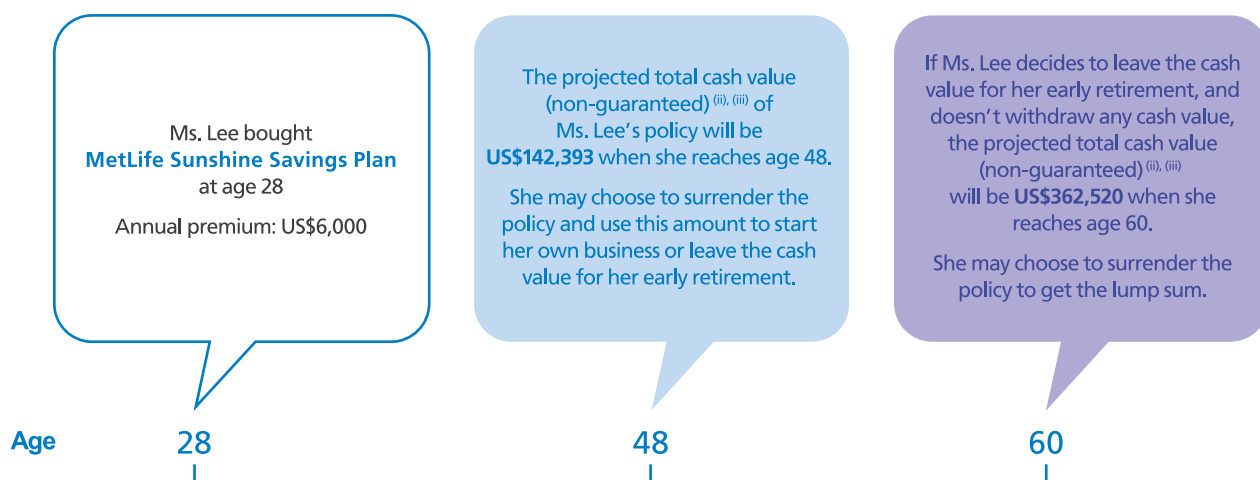
Case 2 – Achieving Ambitions



Ms. Lee, aged 28, single

Ms. Lee is a jewelry designer, and she would like to accelerate her wealth accumulation for starting her own business by age 48 or for beginning an early retirement at age 60. To fulfill her long-term goal, she has decided to apply for a policy under **MetLife Sunshine Savings Plan** as follows:

Policyowner and Insured Person: Ms. Lee
Premium Payment Term: 10 years (annual premium)
Annual Premium: US\$6,000



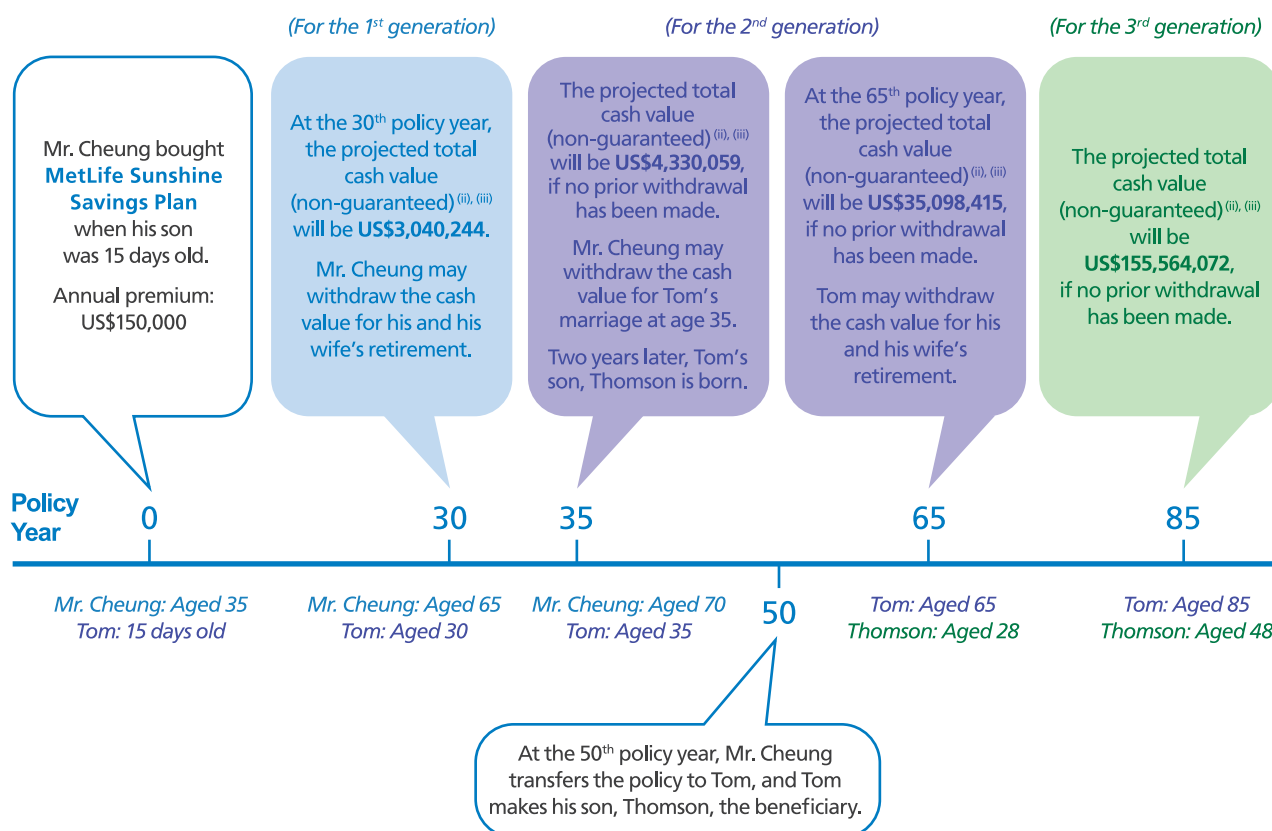
Case 3 – Sharing Your Legacy with Future Generations



Mr. Cheung, aged 35, married with a son

Mr. Cheung is the owner of an office furniture company. To ensure a fruitful future for his family and generations to come, he has decided to apply for a policy under **MetLife Sunshine Savings Plan** when his son Tom was 15 days old.

Policyowner: Mr. Cheung
Insured Person: Tom, 15-day-old son
Premium Payment Term: 3 years (annual premium)
Annual Premium: US\$150,000



The Plan can work as a simple and effective tool for legacy planning. By the time Tom reaches 85 years old, the projected total cash value (non-guaranteed)^{(i), (iii)} will be **US\$155,564,072**, if no prior withdrawal has been made.

- (i) The projected breakeven year (non-guaranteed) is the policy year at the end of which the projected total cash value (non-guaranteed) is greater than or equal to the total premium paid for the first time.
- (ii) Projected breakeven year, projected total cash value and projected rate of return are not guaranteed. Please refer to the illustration documents for the projected policy values.
- (iii) The projected total cash value (non-guaranteed) means guaranteed cash value plus non-guaranteed annual dividend accumulations (if any) and non-guaranteed special dividend (if any).
- (iv) The projected rate of return per annum (non-guaranteed) is calculated based on the projected total cash value (non-guaranteed) and the premiums paid of the relevant policy year.

Remarks: The above cases assume that the full amount of annual dividends (non-guaranteed) are accumulated with MetLife Limited at the current non-guaranteed annual dividend accumulation interest rate (4.50% per annum), and the figures are calculated based on current non-guaranteed annual dividend and special dividend scales. The projected total cash values (non-guaranteed) are estimated at the end of relevant policy year based on the assumptions that no withdrawals or loans are taken throughout the policy term, and that all premiums are paid in full when due. After withdrawals of all policy value, the relevant policy will be terminated.



Protect Yourself and Your Loved Ones

Under the Plan, a **Life Benefit**⁵ will be paid to the assigned beneficiary(ies) when the insured person passes away during the policy term. The Life Benefit⁵ paid is equivalent to (a) the guaranteed cash value² plus non-guaranteed special dividend³ (if any) or (b) the total premium paid, whichever is greater; plus the accumulated annual dividend (non-guaranteed)³ minus any indebtedness.

For your enhanced protection, the Plan also provides a **Free Accidental Waiver of Premium Benefit**⁶. If the insured person becomes totally and permanently disabled as a result of bodily injury due to an accident before age 65, any further premiums payable under the basic plan up to US\$100,000 will be waived.



Enjoy Hassle-free Enrolment

It is very easy to get started with no medical underwriting required⁷.

**Start building a bright future today for you and your family with
MetLife Sunshine Savings Plan!**

Plan Summary

Basic Information	
Issue Age	15 days – age 65 (Age last birthday)
Policy Currency	US Dollar
Policy Term	To age 100 of the insured person (“Policy maturity date”)
Premium Payment Term	- 3 years; or - 10 years
Premium Payment Mode	- Premium prepayment (applicable to the 3-year premium payment term only); or - Annual payment; or - Monthly payment
Minimum Sum Assured	US\$10,000 per policy
Long-term Wealth Growth	
Guaranteed Cash Value ²	- Available from the 1 st policy anniversary date (for the 3-year premium payment term); or - Available from the 2 nd policy anniversary date (for the 10-year premium payment term)
Annual Dividend (non-guaranteed) ³	Payable annually starting right from the 1 st policy anniversary date. <u>Annual Dividend Options³:</u> (i) Withdraw it when it is distributed; or (ii) Leave it in the policy for wealth accumulation; or (iii) Use it to settle the premium due
Special Dividend (non-guaranteed) ³	Available for policies which have been in force for 1 year or more and payable upon termination ⁴ .
Safeguard for Yourself and Your Loved Ones	
Protection	- Life benefit ⁵ - Free Accidental Waiver of Premium Benefit ⁶

Remarks:

- Please refer to the illustration document for the current interest rate for the premium prepayment deposited with MetLife Limited. In the event the surrender of the policy occurs during the premium payment term, the balance of premium prepayment shall be payable in addition to the total cash value. Balance of premium prepayment means the excess of the premium prepayment over the total premium paid in accordance with the relevant policy year plus any interest accrued less any realization charge.
- For the guaranteed cash value you are entitled to, please refer to the relevant illustration document of MetLife Sunshine Savings Plan.
- Dividends (including the annual dividends and special dividend), and the respective dividend accumulation rate are not guaranteed and may change from time to time. Please refer to the important notes for details.
- In the event of the death of the insured person, the Life Benefit is equal to (a) the guaranteed cash value plus the non-guaranteed special dividend (if any) or (b) the total premium paid, whichever is greater; plus the accumulated annual dividend (if any) minus indebtedness (if any). For avoidance of doubt, if the guaranteed cash value plus the non-guaranteed special dividend (if any) is lower than the total premium paid, no non-guaranteed special dividend (if any) shall be payable.
- Any indebtedness (if any) will be deducted from the Life Benefit. If you choose to pay premiums in a premium prepayment option, in the event of death of the insured person, MetLife Limited shall pay a lump sum equal to the sum of (a) Life Benefit, and (b) the excess of the premium prepayment over the total premium paid (if any) minus indebtedness (if any). If the insured person commits suicide within the first 13 months from the issue date or the effective date of reinstatement, no Life Benefit shall be payable. In such event, MetLife Limited shall only refund to the policyowner the amount of premium prepayment less indebtedness (if any) in the case of premium prepayment mode, or the amount of the total premium paid less indebtedness (if any) in the case of monthly or annual premium payment mode. Total premium paid refers to the total amount of premiums due and paid as of the date of death of the insured person. The sum assured serves only as an amount for the calculation of premium, non-guaranteed dividends and other policy values of the Plan. It is not equivalent to the amount of Life Benefit payable in case of the death of the insured person.
- Free Accidental Waiver of Premium Benefit is available if the age of the insured person is between 18 and 60 at the time of policy issuance, subject to the occupation underwriting requirement. Free Accidental Waiver of Premium Benefit is not applicable to policies of which the premium prepayment mode is selected. If Waiver of Premium Benefit is attached to this Plan, no premium shall be waived under Free Accidental Waiver of Premium Benefit. The aggregate amount waived under all insurance policies (including the policy of this Plan) covering the insured person that provides Free Waiver of Premium Benefit (including any Free Accidental Waiver of Premium Benefit) issued by MetLife Limited, whether or not those insurance policies are matured and/or terminated and/or remain in force, shall not exceed US\$100,000. For avoidance of doubt, premium continues to be payable during the 6 months from the time when the bodily injury first manifests to the time when the waiver takes effect. Please refer to the Policy Provisions of the Plan for details.
- No medical underwriting is required provided that the aggregate annualized premium under designated policies issued by MetLife Limited for the same insured person in life time is no more than US\$1.25 million. The issuance of the policy of the Plan is subject to the underwriting decision of MetLife Limited. MetLife Limited reserves the right to accept or reject any application for the Plan. If any optional benefit is attached to the basic plan, it is subject to normal underwriting procedures and additional premiums.

Important Notes:

MetLife Limited allocates more investment in assets of higher volatility for MetLife Sunshine Savings Plan. MetLife Sunshine Savings Plan is designed for long-term savings purpose. Early surrender of your policy may result in a significant loss of premium paid.

The values of projected annual dividends and special dividend are based on MetLife Limited's current dividend scales and are not guaranteed. Dividend scales are established based on past experience of similar policies and long-term assumptions pertaining to the product. Corresponding portions of the premiums paid by policyowners are invested into asset classes as deemed suitable for the product features. Dividend scales are reviewed and declared at least annually. At times actual experience may be smoothed out over a few years such that a more stable dividend payout can be achieved. The actual annual dividends and/or special dividend paid may change with the values being higher or lower than those illustrated in the illustration document.

The payment of dividends and their respective amounts under the policies issued by MetLife Limited are subject to a number of factors, including but not limited to the actual and expected performance of the investment of the assets, operating expenses, claims experience and persistency in respect of such policies. Once the annual dividend is declared, it will be vested and cannot be removed, while the special dividend does not form a permanent addition to the policies and may be reduced or increased at subsequent declarations.

MetLife Limited reserves the right to make payment of the surrender value within a period not exceeding 6 months from the effective date of surrender.

- The information in this brochure is intended for reference only. Please refer to the relevant Policy Provisions of the MetLife Sunshine Savings Plan for the detailed terms, conditions and exclusions.
- MetLife Sunshine Savings Plan is an insurance plan with a savings element. Part of the premium pays for the insurance and related costs. The savings component of MetLife Sunshine Savings Plan is subject to risk and possible loss. Should you terminate the policy before maturity, you may receive an amount less than your total premium paid.
- If you are not fully satisfied with your policy, you have the right to cancel it within the Cooling-off Period and obtain a refund of any premiums paid provided that you have not made any claims under the policy. A written notice signed by you together with the policy must be received by MetLife Limited at its Hong Kong office within the Cooling-off Period (that is, 21 days after the delivery of the policy or the issue of a Notice informing you/your representative about the availability of the policy and the expiry date of the Cooling-off Period, whichever is earlier). After the expiration of the Cooling-off Period, if you cancel the policy before the end of the policy term as set out in the policy document, the projected total cash value payable (if any) may be less than the total premium you have paid.
- MetLife Sunshine Savings Plan is denominated in USD. Premium and benefit payment(s) will be calculated in USD. Any USD/HKD exchange rate fluctuation will have a direct impact on the amount of premium required and the value of your benefit(s) in HKD terms.
- MetLife Limited is the insurance underwriter of MetLife Sunshine Savings Plan, and is solely responsible for all content, approvals, coverage and benefit payment. MetLife Limited is a wholly-owned subsidiary of MetLife, Inc. in Hong Kong and operates under the "MetLife" brand.
- MetLife Limited is a company incorporated and registered as a private company limited by shares under the applicable laws in Hong Kong. The registered office is Level 20, Cityplaza 3, 14 Taikoo Wan Road, Taikoo Shing, Hong Kong.
- In case of any discrepancy between the English and Chinese versions of this brochure, the English version shall prevail.

Foreign Tax Reporting and Withholding Obligations

- MetLife Limited may from time to time be subject to various tax reporting and withholding obligations imposed by the foreign laws, intergovernmental agreements, and agreements with foreign governments or tax authorities, including the Foreign Account Tax Compliance Act of 2010 and the United States Treasury Regulations promulgated thereunder.
- For the purpose of compliance with the above, MetLife Limited may be required to disclose any and all of your policy information to any governments or tax authorities, including your citizenships and tax residency. MetLife Limited would therefore require you (and any other person who is entitled to access the policy value, change a beneficiary, or claim or receive a benefit payment) to provide MetLife Limited with all necessary information, update MetLife Limited promptly of any changes thereto, and complete and sign such documents as MetLife Limited may require. If you or any such other person fails to do so, MetLife Limited will have the right to deduct or withhold such amount(s) from any payment under the policy, or provide your policy information to such government or tax authorities as may be required.
- If you have any doubt on the impact on you or your tax position, you should seek independent professional advice.



MetLife®
大都會人壽


MetLife Limited

Level 20, Cityplaza 3, 14 Taikoo Wan Road, Taikoo Shing, Hong Kong Tel: (852) 2199 1000 Fax: (852) 3409 8609 www.metlife.com.hk

MetLife 「耀光」儲蓄計劃

耀目財富增長
光輝世代承傳



A person wearing a straw hat is sitting on a wooden chair by a swimming pool, reading a book. The pool water is clear blue, and the background is a blurred outdoor setting with greenery.

“ 璀璨人生，照耀未來。高瞻遠矚的您是否已在人生的黃金時間，安排一個可以助您提早達成人生目標的理財方案，為您累積財富，實現自己和家人的夢想？ ”

MetLife「耀光」儲蓄計劃 財富持續增值 締造豐碩未來

我們對未來充滿憧憬與期待——子女成才、創業大計、無憂退休生活，財富承傳。MetLife「耀光」儲蓄計劃（「本計劃」）是一個全面的終身儲蓄計劃，提供長線回報及以下特點，令您及家人成就更豐盛人生：



自選保費模式 理財更有預算

本計劃特設**定額保費**，保費於整個保單期內保證維持不變。您可選擇**按月或按年**繳付**3年或10年保費**，全面配合您的理財需要。您亦可選擇一次過**預繳保費**¹（只適用於3年保費繳付年期），獲享保費優惠的同時，輕鬆為家人築造美好未來。



吸引人的長線回報 助您財富增長

踏出實現夢想的第一步，您需要一個優越的儲蓄方案，為您輕鬆靈活累積財富。本計劃提供以下潛在回報，最快可於第1個保單週年日開始為您增值財富。

您可於第1個保單週年日（以3年為保費繳付年期的保單）或於第2個保單週年日（以10年為保費繳付年期的保單）開始享有**保證現金價值**²。另外，由第1個保單週年日開始，本計劃將發放**年度紅利**（非保證）³。

本計劃更具備**特別紅利**（非保證）³，有別於市面上其他儲蓄計劃，特別紅利（非保證）³於保單生效滿1年後便開始提供，進一步為您的財富增值。特別紅利（非保證）³將於保單終止時⁴派發。

參考個案 (以下數字均為假設並只作舉例說明之用)

參考個案 1 – 掌握理財預算

黃先生，30 歲，單身。

黃先生選擇投保 **MetLife「耀光」儲蓄計劃**，以滿足他的財務需求。他考慮以 3 年或 10 年期繳付保費，例子如下：

保費繳付年期	3 年			10 年		
已付保費總額	50,000 美元			50,000 美元		
保費繳付方式	年繳			年繳		
預期回本期 (非保證) ^{(i), (ii)}	8 年			10 年		
於此保單年度完結時的回報	20	30	40	20	30	40
預期現金總值 (非保證) ^{(i), (iii)}	148,180 美元	334,761 美元	670,680 美元	118,661 美元	260,726 美元	515,463 美元
預期每年回報 (非保證) ^{(i), (iv)}	5.88%	6.77%	6.88%	5.65%	6.62%	6.74%
預期現金總值 (非保證) ^{(i), (iii)} 佔已付保費總額的百分比	296%	670%	1341%	237%	521%	1031%

參考個案 2 – 實現人生大計



李小姐，28 歲，單身。

李小姐是一位珠寶設計師，她的夢想是於 48 歲或之前開創自己的事業，或於 60 歲時提早退休。為實現其長遠目標，她選擇投保 **MetLife「耀光」儲蓄計劃**，詳情如下：

保單持有人及受保人：李小姐
保費繳付年期：10 年 (年繳)
年繳保費：6,000 美元

李小姐於 28 歲時投保
MetLife「耀光」儲蓄計劃
年繳保費：6,000 美元

當李小姐 48 歲時，保單的
預期現金總值 (非保證)^{(i), (iii)}
為 **142,393 美元**。

她可選擇於此時退保，
用退保所得的資金開設公司，
或保留資金作提早退休之用。

若李小姐選擇將資金留作
提早退休之用，因此沒有從
保單中提取任何金額。
於 60 歲時，保單的預期現金
總值 (非保證)^{(i), (iii)} 將為
362,520 美元。

她可選擇於此時退保，
一筆過提取金額。

年齡

28

48

60



加強個人保障 守護摯愛

一旦受保人於保單期內不幸身故，指定受益人將獲得**人壽保障**⁵。人壽保障⁵相等於(a)保證現金價值²加非保證特別紅利³(如有)，或(b)已付保費總額，以較高者為準；加上已累積的非保證年度紅利³(如有)並扣除任何負債。

為了進一步加強對您的保障，本計劃提供**免費意外保費豁免保障**⁶。若受保人因65歲前發生的意外所導致的身體損傷而變成完全及永久殘疾，基本計劃下將要支付的任何保費將獲豁免，最高豁免額為100,000美元。



投保簡單自在

我們為您化繁為簡，毋須進行健康審查⁷，投保更方便快捷。

**請即投保 MetLife「耀光」儲蓄計劃，
為您自己及家人成就耀目光輝的未來！**

計劃概覽

基本資料	
投保年齡	15 日 — 65 歲（上次生日年齡）
保單貨幣	美元
保單年期	至受保人 100 歲（「保單到期日」）
保費繳付年期	- 3 年；或 - 10 年
保費繳付方式	- 預繳保費（只適用於 3 年保費繳付年期）；或 - 年繳；或 - 月繳
最低保險金額	每份保單 10,000 美元
財富長線增值	
保證現金價值 ²	- 以 3 年為保費繳付年期的保單，將於第 1 個保單週年日發放；或 - 以 10 年為保費繳付年期的保單，將於第 2 個保單週年日發放
年度紅利（非保證） ³	本計劃由第 1 個保單週年日開始提供。 年度紅利提取選擇 ³ ： (i) 於派發後提取；或 (ii) 保留於保單內以累積財富；或 (iii) 用以繳付到期保費
特別紅利（非保證） ³	保單生效滿 1 年後開始提供，將於保單終止時派發 ⁴ 。
加強個人保障 守護摯愛	
保障	- 人壽保障 ⁵ - 免費意外保費豁免保障 ⁶

備註：

- 有關預繳保費存放於大都會人壽保險有限公司的現行利率，請參閱有關說明文件。倘若於保費繳付年期內退保，大都會人壽保險有限公司將會支付預繳保費餘額加上現金總值。預繳保費餘額即相等於預繳保費超出相應保單年度的已付保費總額的部分加上任何應計利息扣除任何變現費用。
- 有關保證現金價值的金額，請參閱 MetLife「耀光」儲蓄計劃的相關說明文件。
- 紅利（包括年度紅利及特別紅利）及相關積存紅利的年利率並非保證及可能會不時更改。詳情請參閱重要注意事項。
- 一旦受保人不幸身故，人壽保障將相等於(a)保證現金價值加非保證特別紅利（如有），或(b)已付保費總額，以較高者為準；加上已累積的非保證年度紅利（如有）再扣除任何負債（如有）。為免生疑問，如保證現金價值加上非保證特別紅利（如有）的總值低於已付保費總額，則不獲派發非保證特別紅利（如有）。
- 任何負債（如有）將於人壽保障金額內扣除。若閣下選擇以預繳保費方式繳付保費，當受保人身故時，大都會人壽保險有限公司所支付的整筆金額將相等於(a)人壽保障金額；及(b)預繳保費超過已付保費總額部分之金額（如有）減去任何負債（如有）。如受保人於保單的簽發日或復效生效日起計 13 個月內自殺身故，將不會獲發人壽保險賠償。就此情況而言，若選擇預繳保費，大都會人壽保險有限公司只會退回預繳保費（減去任何負債）予保單持有人；若選擇月繳或年繳保費，大都會人壽保險有限公司只會退回已付保費總額（減去任何負債）。已付保費總額指受保人於身故當日的到期及已繳付的保費總額。保險金額只作計算保費、非保證紅利及本計劃的其他保單價值之用，並非等同受保人身故時所發放的人壽保障金額。
- 免費意外保費豁免保障適用於受保人的投保年齡介乎 18 至 60 歲的保單，並須符合有關職業的核保要求。若選擇預繳保費，免費意外保費豁免保障將不適用。若保費豁免保障已附加於本計劃，大都會人壽保險有限公司則不會就免費意外保費豁免保障豁免任何保費。由大都會人壽保險有限公司為受保人簽發的所有免費保費豁免保障保單下（包括任何免費意外保費豁免保障），包括本計劃保單，不論該等保單是否屆滿及/或終止及/或仍然生效，可支付的最高賠償總額最高為 100,000 美元。為免生疑問，因身體損傷首次出現至保費豁免生效的 6 個月內應繼續繳交本計劃保單下的保費。詳情請參閱本計劃的保單條款。
- 基於同一受保人終身於由大都會人壽保險有限公司簽發及指定的保單所累積的年度化保費不多於 1,250,000 美元的前提下，毋須進行健康審查。本計劃的保單之批核乃根據大都會人壽保險有限公司之核保決定，大都會人壽保險有限公司保留一切權利接受或拒絕與本計劃相關之申請。若在基本保單內投保任何附加保障，須接受一般核保程序及支付額外保費。

重要注意事項：

大都會人壽保險有限公司增加 MetLife「耀光」儲蓄計劃之投資分配於較高波動性的資產。MetLife「耀光」儲蓄計劃是為長線儲蓄而設。提早退保可能會導致閣下的已付保費蒙受重大虧損。

預期可得年度紅利金額及特別紅利乃根據大都會人壽保險有限公司現時之紅利率表而並非保證。紅利率表建基於相似保單的過往表現及關於產品的長期假設。從已收到保費的一部分，會用作投資於認為適切產品特徵之資產。紅利率表於每年至少作出審核及公佈一次。有時，實際經驗可在數年間平穩化，令紅利的派發更穩定。實際獲發之紅利及 / 或特別紅利或會比說明文件所示者較高或較低。

由大都會人壽保險有限公司所簽發的保單是否派發紅利及所派發紅利的金額乃受若干因素所影響，包括但不限於實際及預期的資產之投資表現、經營費用、相關保單索償的經驗及保單持續率等。年度紅利在公佈後即為既得及不可撤銷，而特別紅利並不是永久附加於保單上，在日後公佈紅利時，特別紅利的金額或會有所增減。

大都會人壽保險有限公司保留權利，於不超過自退保生效日起計 6 個月期限支付退保價值。

- 以上所載資料僅供參考之用。所有內容條款及不保事項概以 MetLife「耀光」儲蓄計劃及有關附加保障之保單條款所載為準。
- MetLife「耀光」儲蓄計劃為包含儲蓄成分之保險計劃。部分保費是用作支付保險及有關費用。MetLife「耀光」儲蓄計劃之儲蓄成分涉及風險及閣下可能蒙受虧損。若閣下於保單到期日前終止保單，閣下取回的金額可能低於已付保費總額。
- 如閣下對保單並非完全滿意，則在閣下未曾在本保單下作出過任何索償的前提下，可在「冷靜期」內要求取消保單，並獲退還已繳保費。閣下必須於「冷靜期」（保單交付給閣下 / 閣下的代表或《通知書》(說明已經可領取保單和「冷靜期」的屆滿日)發予閣下 / 閣下的代表後起計的 21 天內，以較早者為準。)內提交簽署的書面通知，並連同保單送達大都會人壽保險有限公司的香港辦事處。當「冷靜期」屆滿後，如閣下於保單文件中所列之保單到期日前取消保單，該退保價值(如有)或會少於閣下所繳付的總保費。
- MetLife「耀光」儲蓄計劃的說明文件以美元作為保單貨幣而保費及利益將以美元計算。任何美元 / 港幣兌換率的波動將會直接影響閣下以港幣兌換的保費金額及利益價值。
- 大都會人壽保險有限公司為 MetLife「耀光」儲蓄計劃之承保人，全面負責一切計劃內容、保單批核、保障及賠償事宜。大都會人壽保險有限公司為美國 MetLife, Inc. 於香港的全資附屬公司，以 MetLife 品牌經營業務。
- 大都會人壽保險有限公司為根據適用法律在香港成立及註冊的私人股份有限公司，登記地址為香港太古城太古灣道 14 號太古城中心 3 座 20 樓。
- 本網頁之中英文版本如有任何歧異，概以英文版本為準。

外國稅務申報及預扣義務：

- 大都會人壽保險有限公司可能會不時受制於外國法律、政府間協議、及與外國政府或稅務機關的協議，包括 2010 年的《外國帳戶稅務遵守法案》及按該法案頒布的美國財政部規例。
- 為著遵守上述之法規，大都會人壽保險有限公司可能被要求向任何政府或稅務機關披露閣下任何或全部保單資料，包括閣下的國籍及稅務居留地。因此，大都會人壽保險有限公司有權要求閣下(及任何獲得本保單價值、或者更改受益人、或者申索或收取本保單項下的給付利益之人士)應相關要求向大都會人壽保險有限公司提供所有必要的資料、即時告知大都會人壽保險有限公司任何變更和填寫及簽署所需文件。如果閣下或任何所述人士未能作出相關行動，大都會人壽保險有限公司將有權按需要從根據本保單應給付的任何款項之中扣除或預扣有關款項或將閣下的保單資料提供給相關政府或稅務機關。
- 如果閣下對其本人或其稅務狀況的影響有所疑問，閣下應該尋找獨立的專業意見。



MetLife
大都會人壽

大都會人壽保險

香港太古城太古灣道 14 號太古城中心 3 座 20 樓 電話：(852) 2199 1000 傳真：(852) 3409 8609 www.metlife.com.hk