

Recovery Plan

Protect your loved ones
from the financial burden
of a major medical trauma

MetLife®



Product Disclosure Statement

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Issuer: MetLife Insurance Limited
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ABN 75 004 274 882 AFSL No. 238096

Referrer: Prime Super
Level 15/190 Queen Street, Melbourne VIC 3000
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This Product Disclosure Statement (PDS) provides general information about the benefits and other conditions of Recovery Plan. This PDS has been prepared without taking into account your individual circumstances. You should consider whether this insurance is suitable for you, taking into account your individual financial circumstances, needs and objectives.

This PDS contains important information about Recovery Plan and will help you to:

- decide whether this product will meet your needs; and
- compare this product to others you may be considering.

You should consider this PDS before making a decision to acquire the product or acting on this information.

The referrer of Recovery Plan is Prime Super. Recovery Plan is not a product of, nor is it guaranteed by, Prime Super.

The insurer and issuer of Recovery Plan is MetLife Insurance Limited (MetLife). MetLife is an affiliate of MetLife, Inc. and is a leading provider of insurance and financial services with operations throughout the Americas, Asia Pacific and Europe.

Through its affiliates, MetLife, Inc. reaches more than 70 million customers around the world, is the largest life insurer in the United States¹ with over 140 years of experience, and serves more than two-thirds of the 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, reinsurance and retirement and savings products and services to corporations and other institutions. In Australia, MetLife provides institutional and personal life insurance through financial advisers, brokers and direct marketing channels.

Cover is issued from the MetLife Insurance Limited Statutory Fund No 1.

¹ No. 1 US life insurer (group + individual) – Limra, April 2007

² FORTUNE 500[®], April 2007. FORTUNE 500[®] is a registered trademark of FORTUNE magazine, a division of Time, Inc.

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Chances are you'll survive a medical trauma... but will you survive the cost?

Here are 10 great reasons to choose Recovery Plan

1

A cash benefit to ease the burden of your recovery – if you're diagnosed with one of the covered medical traumas.

2

Freedom to do things your way – with no rules about how you use your benefit.

3

While you're unable to work, you will still have living expenses – Recovery Plan will help ease the financial pressure.

4

Time to take things easy – to recuperate, change your life and plan for the future.

5

Travel, accommodation and relocation options – become available for you and your family so you can go wherever is best for your recovery.

6

Out-of-pocket expenses add up – and they're not covered by health insurance or Medicare.

7

Select the benefit level that suits you – choose a benefit up to \$250,000 or decide what you can afford and have a benefit level calculated for you.

8

Cover for your partner as well – and you can choose to take out different levels of cover.

9

Premiums only change every 5 years – so you can manage your budget with certainty.

10

No-risk 30-day cooling off period – so you can decide if Recovery Plan is right for you.

Did you know?



Cancer

- 1 in three men and 1 in four women in Australia will be diagnosed with cancer before they turn 75.¹
- Over 1,000 Australians are treated for skin cancer every day.²
- 88% of men diagnosed with prostate cancer and women diagnosed with breast cancer are alive more than 5 years later. Recovery rates from skin cancer are even higher.³

Cardiovascular and Cerebrovascular Disorders

- Heart, stroke and blood vessel disease affects 1 in five Australians and 2 out of three families.⁴
- A person suffers a stroke every 11 minutes in Australia.⁵

Spinal Cord Injury

- More than 8,000 Australians are currently living with spinal cord injuries.⁶

¹ Australian Institute of Health and Welfare (AIHW), 2004² www.sunsmart.com.au, 2008

³ The Cancer Council of NSW, Incidence, Mortality and Prevalence Report, 2005

⁴ www.heartfoundation.com.au, 2008

⁵ AIHW, Heart, Stroke and Vascular Diseases: Australian Facts 2004

⁶ Spinal Cord Injuries Australia, 2003

Many families would struggle, not just emotionally but also financially, if someone in their family was diagnosed with a major illness or debilitating health condition.

As we are living longer lives, these events are all too common and include conditions such as heart disease, cancer, stroke and paralysis.

Recovery Plan is all about survival and provides you with a significant level of cover, up to \$250,000, in the event that you suffer a major trauma event. This can assist you to ease the financial burden that could come with such an event and allow you and your family to focus on your recovery, without having to worry about the financial consequences of being off work or incurring major medical expenses.

Significant benefits of Recovery Plan

Recovery Benefit

The Recovery Benefit is payable if you, or your partner (if covered), are diagnosed with a covered Medical Trauma Event such as heart attack, heart disease, stroke, cancer or paraplegia. A complete list of the Medical Trauma Events and the amount of the Recovery Benefit sum insured that will be paid is provided on pages 4 and 5.

If a proportional payout is made under the Recovery Benefit, the Recovery Benefit sum insured will be reduced by the amount paid out and your premium will reduce accordingly. If your Recovery Benefit sum insured is paid in full, your policy will be terminated.

Choose the benefit to best suit you

You can select the Recovery Benefit sum insured you require, between \$25,000 and \$250,000. You and your partner, (if applicable), may take out different levels of cover.

Alternatively, you can choose the premium amount which best suits your budget and we'll calculate the appropriate sum insured for you.

Large sum insured discount

Sums insured \$100,000 and over attract a large sum insured premium discount of 10%.

Five year fixed premiums

When you take out Recovery Plan your premium is fixed for five years – a real benefit if you are on budget.

Applying for Recovery Plan

Individuals and their partners aged between 18 and 55 years, who are permanent Australian residents, may apply for Recovery Plan. Some qualifying conditions, waiting periods, limitations and exclusions apply. See page 6 for more information.

You can apply by completing the enclosed application form and returning it to MetLife. There are a few short health questions to answer.

Change your cover as your needs change

You can apply to increase or decrease your cover at any time. Increases are subject to our agreement and maximum policy limits.

Is this cover right for you? 30 day cooling-off period

Once you receive your schedule and policy documents, you have 30 days to review your Recovery Plan, including its cover and exclusions, so you can ensure that the policy meets your protection needs. If you choose to cancel your policy during this time you will receive a full refund of any premiums paid, with no obligation to continue your cover.

What Medical Trauma Events are covered?

Category of Medical Trauma	Medical Trauma Event	Proportion of Recovery Benefit Payable
Cardiovascular Disorders Cover for these events commences three months after the Policy Commencement Date.		
Heart Attack	Myocardial infarction or cardiac arrest, including out-of-hospital events.	100%
Heart Disease	Coronary Artery Disease requiring by-pass surgery.	100%
	Coronary Artery Angioplasty of one or two coronary arteries.	10% (Minimum \$10,000; Maximum \$25,000)
	Coronary Artery Angioplasty of three or more coronary arteries.	100%
	Open Heart Surgery for essential treatment of cardiac defects, aneurysm, heart valve repair or replacement, aortic disease or cardiac tumours.	100%
	Cardiomyopathy and/or Primary Pulmonary Hypertension resulting in physical impairment of at least Class 3 of the New York Heart Association classification of cardiac impairment.	100%
Cerebrovascular Disorders Cover for these events commences three months after the Policy Commencement Date.		
Stroke	Cerebrovascular incident that results in a neurological deficit causing a permanent loss of at least 25% whole person function.	100%
Loss of Use of Limbs		
Paraplegia/Loss of use of limbs	Illness or Injury resulting in Quadriplegia, Paraplegia, Diplegia, Hemiplegia and Tetraplegia.	100%

Category of Medical Trauma	Medical Trauma Event	Proportion of Recovery Benefit Payable
Cancer Cover for these events commences three months after the Policy Commencement Date.		
Tumours Leukaemia Hodgkin's Disease Other Malignancies	Malignant tumours characterised by the uncontrolled growth and spread of malignant cells requiring surgical removal or treatment under general anaesthetic and one, or a combination of, radiotherapy, chemotherapy, biological response modifiers, or any other major interventionist treatment that is medically unequivocally necessary, or cancers that are completely untreatable.	100%
Breast Cancer	Carcinoma in situ of the breast requiring surgical removal.	100%
Cervical Cancer	Cervical dysplasia other than carcinoma in situ including CIN1, CIN2, CIN3 or pre-malignant.	100%
Prostate Cancer	Prostatic cancers classified T2 and above.	100%
Colorectal Cancer	Colorectal cancer of a classification greater than TNM Stage 0.	100%
Skin Cancer	Removal of a melanoma greater than 1.5mm in Breslow thickness.	100%
Loss of Independent Living		
Sickness or injury resulting in the permanent inability to perform two of the every day living activities without the assistance of another person.	<p>Activities include:</p> <ul style="list-style-type: none"> • Dressing – to dress or undress oneself; • Feeding – to eat and drink; • Mobility – to get out of bed or a chair or a wheelchair; • Bathing – to shower or bathe; • Toileting – to use the toilet, including getting on and off; • Continence – to control bladder and bowel function. <p>If you can perform the activity on your own or by using special equipment, you will be considered to be able to undertake that activity.</p>	100%

Note: 1. Specific medical definitions apply for each Medical Trauma Event. These are provided in the Policy Document.
2. AIDS-related malignancies are excluded under this policy.

What are the risks of taking out Recovery Plan?

There are some risks involved in taking out Recovery Plan, these include:

- your cover may be inadequate if the amount of cover you choose is less than you need;
- cover may not match your requirements and exclusions may apply (see below);
- premium rates are not guaranteed and may rise or fall over time, and any change will apply to all Recovery Plan policies;
- your policy will be cancelled if you do not pay your premium within 30 days of the due date;
- if you do not comply with your Duty of Disclosure or the policy terms and conditions, we may not pay, or pay only part of, your claim, or cancel your policy;
- you must be able to prove the extent of loss or damage to our satisfaction in order for your claim to be paid; and
- the Recovery Plan is not a savings policy so you will not get anything back if it is cancelled.

You should consult a financial adviser to determine if any of the above risks are significant for you.

Policy Exclusions and Limitations

Like most insurance policies, there are some exclusions and limitations that apply to Recovery Plan.

No Recovery Benefit will be payable if, after diagnosis, you do not survive for 30 days.

No Recovery Benefit will be paid for any Medical Trauma Event that:

- is intentionally self-inflicted (whether whilst sane or insane); or
- occurs due to your chronic abuse of alcohol or while you are taking or using or under the influence of any substance or drug, unless taken or used as prescribed by a Registered Medical Practitioner; or

- occurs as a result of your participating in any form of aviation other than as a fare-paying passenger on a commercial airline or in any motor or extreme sports; or any activity undertaken at a height greater than 10 metres above the ground; a depth greater than 30 metres below ground or underwater; or at a speed exceeding 160 kilometres an hour.

Specific medical definitions apply for each Medical Trauma Event. See pages 4–5 for further information.

Waiting periods

There is a three month waiting period for the following Medical Trauma Events:

- Cardiovascular Disorders, including heart attack and heart disease;
- Cerebrovascular Disorders, such as stroke; and
- Cancers.

No payment will be made for these conditions if the Medical Trauma Event occurs within three months of the Policy Commencement Date or the date of any reinstatement of the policy or in respect of an increase. If one of these Medical Trauma Events occurs again after the three month waiting period, and it is not related to the first occurrence, a benefit will then be paid.

Other important information

Definitions

Throughout this PDS and in the policy schedule and policy document, if applicable:

‘Life Insured’ means the person(s) named as the Life Insured(s) on the application form.

‘Medical Trauma Event’ means specified medical events or procedures, as detailed on pages 4–5, which are covered under this policy.

‘Policy’ means the Recovery Plan policy issued to you.

‘Policy Commencement Date’ means the date your cover under this policy commenced and is the date specified in the policy schedule as the policy commencement date.

‘Premiums’ refer to contributions made by you, which we apply as premiums (and charges as relevant) under the policy.

‘Registered Medical Practitioner’ means a medical practitioner, registered and practising in Australia who is not the Life Insured nor the Life Insured’s spouse/partner nor a relative or de facto partner.

‘Sum Insured’ means the sum insured specified in the policy schedule in respect of each type of benefit, as varied by agreement from time to time.

‘We’, ‘Our’, ‘Us’, ‘MetLife’ and ‘Insurer’ refers to MetLife Insurance Limited.

‘You’ and ‘Your’ means the Policy Owner or Life Insured as applicable.

Commencement of your cover

Your cover starts when MetLife accepts your application. This is known as the ‘Policy Commencement Date’.

The amount of cover selected by you, and accepted by us, is your ‘sum insured’. This amount will be shown on your policy schedule.

We will send you a policy schedule and policy document confirming the policy commencement date, your sum insured and the benefits that apply. The policy schedule is proof of your contract with us and should be kept with this PDS in a safe place for future reference. You will be called the Policy Owner and Life Insured in the policy schedule, as the case may be. In addition, every year we will send you a renewal notice outlining your cover and premium payable. It is important that you read these documents carefully.

Non-payment of premiums

Premiums must be paid when due to keep your Recovery Plan in force. If your premium falls overdue by more than 30 days, your Recovery Plan will lapse and you will be notified accordingly.

You may apply to reinstate your policy if it lapses but MetLife is under no obligation to do so and different terms may apply if we do.

The terms and conditions under which you authorise us to bill premiums to your account are contained in the Direct Debit Request Service Agreement on the application form.

Your Duty of Disclosure

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

You have the same duty to disclose those matters to MetLife before you extend, vary or reinstate a contract of insurance. Your duty however does not require disclosure of a matter:

- that diminishes the risk to be undertaken by us;
- that is of common knowledge;
- that we know or, in the ordinary course of business, ought to know; or
- as to which compliance with your duty is waived by us.

Your Duty of Disclosure continues until your application for insurance is accepted.

Non-disclosure

If you fail to comply with your Duty of Disclosure under the Insurance Contracts Act 1984, and MetLife would not have entered into the contract on any terms if the failure had not occurred, we may avoid the contract within 3 years of entering into it. If your non-disclosure is fraudulent, MetLife may avoid the contract at any time.

If we are entitled to avoid a contract of life insurance we may, within 3 years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to us.

Termination of your cover

We guarantee to offer to renew your Recovery Plan on each anniversary of the policy commencement date until the earliest of the following events occurs:

- premiums are not paid within 30 days of the due date and we have provided notice in writing to you of our intention to cancel;
- you cancel the policy by notification to MetLife in writing or by calling **1300 555 625**;
- in respect of the Recovery Benefit, on the anniversary of the policy commencement date following a Life Insured attaining 65 years of age;
- payment of full sum insured in respect of a trauma.

If your Recovery Plan is terminated because of the third or fourth event listed above, in respect of a Life Insured, then, if applicable, the other Life Insured may continue upon payment of the appropriate premium.

Taxation information

Generally, the benefits paid under this policy will not be assessable for income tax purposes or subject to Capital Gains Tax (CGT), nor are the premiums tax deductible. However, benefits may be taxable and premiums may be tax deductible if the insurance is held for business purposes. GST does not currently apply to these insurance premiums. If tax laws are altered, we reserve the right to increase premiums or charges to reflect any applicable GST or any other Government taxes and charges that may be introduced.

This information is based on MetLife's interpretation of the present taxation rules. These laws may change and individual circumstances may differ. You should seek advice from a suitably qualified professional in relation to your particular circumstances.

Claims

If you or your family need to make a claim, simply call us on **1300 555 625** to request a claim form.

Written notice of any intended claim must be forwarded to us as soon as possible after the occurrence of the event giving rise to the claim. You must co-operate with us in allowing us to obtain any certificates or evidence reasonably required by us for any claim made under this policy.

We are entitled, at our own expense, to require the Life Insured to undergo any such medical examinations conducted by a Medical Practitioner appointed by us, as we deem necessary, or to have a post mortem examination carried out.

Any benefit payable under the Recovery Plan is payable to the Policy Owner.

Register of alternative forms of remuneration

MetLife maintains a register of alternative forms of remuneration paid to AFSL groups, advisers, platform providers etc. as required by the Investment & Financial Services Association (IFSA), of which it is a member.

The purpose of this register is to provide an outline of the alternative types of remuneration paid and received and is maintained by Fund Managers, IDPS (platform) providers, Representatives and Licensees. These registers are publicly available and you can obtain a copy by calling MetLife.

Up-to-date information

The information in this PDS is based on the continuance of present laws and our interpretation of those laws and is up-to-date at the time of its preparation. From time to time, however, some information may change.

We will issue a supplementary or replacement PDS if there is a materially adverse change to, or omission of, information in this PDS. For any other change, please call MetLife on 1300 555 625 or visit www.metlife.com.au for up-to-date information. A copy of the updated information will be sent, free of charge, upon request.

What is the cost of Recovery Plan?

Your Recovery Plan premium is based on a number of factors including your age, sex, smoking status, sum insured and medical history.

In general terms, non-smokers, people who perform occupations that are not normally hazardous and who do not undertake unusual risks in their occupation, pay less than those who do. Premiums will increase with your age and may be higher if we decide to offer cover in respect of pre-existing medical conditions or due to the manual or hazardous nature of your occupation.

Your premium also increases as you get older. However, age-related increases will only happen on each 5th anniversary of your policy (ie. on the 5th, 10th, 15th policy anniversaries, etc). If you decide to increase or decrease your sum insured, the premium will be calculated based on your age at that time and the 5-yearly age-related premium increases will then take place on each 5th anniversary of the date the increase or decrease in the sum insured became effective.

If we decide to alter the premium rates which apply to this insurance, we will give you at least 3 months written notice. Any such variations will only be made if we vary the premiums for all policies issued by us that provide identical cover. There are no fees or charges in addition to the premium.

Premiums are payable in Australian currency monthly in advance and will be billed to your nominated account each month unless you cancel the policy by notifying MetLife in writing or by calling **1300 555 625**. Premiums must be paid when due to keep your Recovery Plan in force.

Recovery Plan monthly premium rates for benefit levels from \$25,000 – \$100,000

For benefits greater than \$100,000 up to \$250,000 please call **1300 555 625**.

\$25,000 Benefit

Age next birthday	Male non-smoker	Male smoker	Female non-smoker	Female smoker
18-35	\$ 7.85	\$ 8.06	\$ 6.14	\$ 10.16
36-40	\$ 10.21	\$ 17.30	\$ 12.70	\$ 19.19
41-45	\$ 12.73	\$ 23.52	\$ 16.16	\$ 26.05
46-50	\$ 18.83	\$ 37.70	\$ 21.71	\$ 38.08
51-55	\$ 26.98	\$ 57.39	\$ 29.95	\$ 55.46
56-60	\$ 40.02	\$ 86.14	\$ 37.32	\$ 71.44
61-65	\$ 65.99	\$142.16	\$ 49.71	\$ 97.75

\$50,000 Benefit

Age next birthday	Male non-smoker	Male smoker	Female non-smoker	Female smoker
18-35	\$ 15.69	\$ 16.13	\$ 12.28	\$ 20.33
36-40	\$ 20.42	\$ 34.59	\$ 25.40	\$ 38.38
41-45	\$ 25.46	\$ 47.05	\$ 32.32	\$ 52.09
46-50	\$ 37.65	\$ 75.40	\$ 43.43	\$ 76.15
51-55	\$ 53.96	\$114.77	\$ 59.91	\$110.92
56-60	\$ 80.03	\$172.29	\$ 74.64	\$142.89
61-65	\$131.98	\$284.32	\$ 99.43	\$195.50

\$75,000 Benefit

Age next birthday	Male non-smoker	Male smoker	Female non-smoker	Female smoker
18-35	\$ 23.54	\$ 24.19	\$ 18.42	\$ 30.49
36-40	\$ 30.63	\$ 51.89	\$ 38.11	\$ 57.58
41-45	\$ 38.19	\$ 70.57	\$ 48.48	\$ 78.14
46-50	\$ 56.48	\$113.09	\$ 65.14	\$114.23
51-55	\$ 80.94	\$172.16	\$ 89.86	\$166.38
56-60	\$120.05	\$258.43	\$111.96	\$214.33
61-65	\$197.97	\$426.48	\$149.14	\$293.26

\$100,000 Benefit

Age next birthday	Male non-smoker	Male smoker	Female non-smoker	Female smoker
18-35	\$ 28.25	\$ 29.03	\$ 22.10	\$ 36.59
36-40	\$ 36.75	\$ 62.27	\$ 45.73	\$ 69.09
41-45	\$ 45.83	\$ 84.68	\$ 58.17	\$ 93.77
46-50	\$ 67.78	\$135.71	\$ 78.17	\$137.08
51-55	\$ 97.13	\$206.59	\$107.84	\$199.66
56-60	\$144.06	\$310.12	\$134.35	\$257.20
61-65	\$237.56	\$511.77	\$178.97	\$351.91

Privacy

MetLife Privacy Statement

MetLife collects personal information, (including customers' names, addresses, contact details, occupations, incomes and health information) so that we may provide our customers with the products and services requested. This also enables us to administer our customer relationship and provide information about other MetLife products and services.

Information on MetLife's products may be provided electronically if we have your email address or by mobile phone. In its collection of personal information MetLife is subject to the National Privacy Principles under the Privacy Act 1988.

The collection of personal information is also used to comply with legal and regulatory requirements, including anti-money laundering and counter terrorism financing laws. Without your information we may delay, block or refuse to make a payment or action an instruction relating to our products or services.

We may take steps to verify the information that we collect, e.g. a birth certificate provided as identification may be verified with the Registry of Births, Deaths and Marriages to help prevent inappropriate access or impersonation.

Disclosures

MetLife may share your personal information with selected third parties for the purpose of administering your product or policy (some of whom may be situated outside Australia). MetLife will not disclose your health or sensitive information (if applicable) for any purpose other than to underwrite or service your insurance cover or assess a claim.

MetLife may provide your personal information to selected third parties, including:

- Medical practitioners (to verify or clarify health information), investigators, other insurers, reinsurers and insurance reference services;

- Any person acting on your behalf including your financial adviser, solicitor, accountant, executor, trustee or guardian;
- Mailing houses, administration and technology services (including business continuity);
- Superannuation fund trustees; and
- Government or regulatory bodies to comply with laws and regulations.

Where third parties such as an outsourced service provider receive personal information they are subject to confidentiality requirements. Personal information can only be used by third parties for our purposes.

MetLife may be allowed or obliged to disclose information by law, such as to comply with the requirements of taxation or social security laws.

Disclosure of your information to the Referrer

MetLife may share your personal information with the Referrer when it is necessary to provide this information to them for their administrative, product development, research, planning and marketing purposes.

Access

You may, subject to permitted exceptions, access the information MetLife holds about you. We may charge you for providing access to your information. To access your personal information contact:

MetLife Privacy Officer
GPO Box 3319
SYDNEY NSW 2001
Telephone: 1300 555 625

MetLife may change its privacy practices from time to time. More detailed information about our practices can be obtained by referring to MetLife's Privacy Statement/Legal Notices, which is available through metlife.com.au or via request from MetLife.

Complaints resolution

We have established a complaints resolution process and are committed to working with you to resolve your concerns.

If you have any concerns regarding your policy or MetLife, please contact us by:

Telephone: **1300 555 625**

Mail: Dispute Resolution Officer
MetLife Insurance Limited
Reply Paid 3319
Sydney NSW 2001

If you are not satisfied with how we respond to your complaint, you can contact the Financial Ombudsman Service (FOS), an independent and impartial body, who will investigate the matter. Please contact them by:

Telephone: **1300 780 808**

Mail: The Executive Officer
Financial Ombudsman Service
GPO Box 3, Melbourne Victoria 3001

Email: info@fos.org.au

Website: www.fos.org.au

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