



LINKED GROWTH INFLATION-LINKED ANNUITY

WORLD-CLASS SERVICE

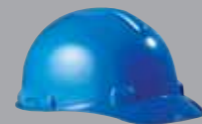
We place a strong focus on customer service. Responsiveness, respect, efficiency and responsibility underlie our world-class client service offering and getting back to basics is how we get it right.

CONTACT DETAILS

For quotations Email: EBannuities@metropolitan.co.za or call +27 21 917 3010

DISCLAIMER

Metropolitan Life Limited is an authorized Financial Services Provider. All information and opinions provided are of general nature with no regard to specific investment objectives, financial situation or particular needs of any particular individual or entity and have been prepared solely for information purposes. The information and opinions do not constitute any investment advice or recommendation to conclude any transaction or enter into any agreement. No one should act upon such information without first obtaining appropriate legal, tax, investment or any other professional advice. Every care has been taken to provide accurate and timely information but no representation, undertaking or warranty, express or implied, is given with respect to the correctness, accuracy or completeness of the information and opinions. Past performance of any investment product is not necessarily an indication of future performance. This document may not be reproduced wholly or in part, distributed or published without any prior consent of Metropolitan Employee Benefits.



Protecting your Assets

Metropolitan Life Limited is an authorised Financial Services Provider.

Together we can

METROPOLITAN
EMPLOYEE BENEFITS



Metropolitan Life Limited is an authorised Financial Services Provider.



WORLD-CLASS EMPLOYEE BENEFITS

Metropolitan Employee Benefits is committed to creating prosperity for Africa's people by offering affordable financial solutions that create financial security.

With over 110 years of financial services experience, we guarantee clients rock solid financial security. Our annuity products assist our clients in meeting the financial challenges of retirement.

Annuity products are agreements between an insurer and a policyholder, according to which the insurer makes regular payments to the policyholder throughout the life of the policyholder.

LINKED GROWTH INFLATION-LINKED ANNUITY

Your investment in Metropolitan's Linked Growth Inflation-Linked Annuity gives you the peace of mind that you will receive a regular income for the rest of your life with future increases linked to inflation. This increase guarantee is for life. If inflation is negative, the pension remains static and will not reduce. Inflation is measured by the published Consumer Price Index (CPI).

Objective: The key objective of the product is to provide a minimum guaranteed pension for life, while protecting pensioners against the risk of inflation eroding the purchasing power of their pensions.

Investment strategy: Metropolitan bears all the investment risk.

Risk profile: The product's risk profile can be classified as low. Future increases are guaranteed to equal to 100% of CPI. The pensioner is also not exposed to any investment or mortality risk as these are carried by Metropolitan.

INVESTMENT DETAILS

Fees: An initial administration fee of 1%, plus a once off fee of R167.00 during 2011, increasing by CPI every year. An ongoing per member fee of R49.50p.m. during 2011, increasing by CPI every year. There are no annual fees.

Investment medium: Policy of insurance

Minimum investment: R500 000.00

