



For Immediate Release

**For Media:**

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**MetLife and Fubon Bank Introduce the Full GrowthAssure RMB Endowment Plan  
Customers Can Enjoy Guaranteed Return at Maturity and Currency Appreciation Potential**

Hong Kong, November 9, 2011 – MetLife Limited (“MetLife”), the wholly-owned subsidiary of MetLife, Inc., the largest life insurance company in the United States\*, and Fubon Bank (Hong Kong) Limited (“Fubon Bank”) announced today the launch of the **Full GrowthAssure RMB Endowment Plan** (the “Plan”). The plan brings customers a guaranteed return of up to 2.20% per annum at policy maturity and potential growth from a Renminbi (“RMB”) appreciation in 5 years’ time. The Plan is underwritten by MetLife and distributed by Fubon Bank.

**Ms. Marie Yung, Vice President of Marketing & Communications at MetLife**, said, “MetLife is always on top of the market and responds with quality products that meet changing trends. We provide all-round wealth management services through our strong strategic partnership with Fubon Bank. In view of the continuing low-interest environment, we have launched the Full GrowthAssure RMB Endowment Plan, a plan denominated in RMB and offering a guaranteed return of up to 2.20% per annum at policy maturity. The plan encompasses savings, life protection and potential growth gained from RMB appreciation. The plan also provides a simplified underwriting process, with no medical examination, making the application hassle free.”

**Mr. Harrison Ho, First Vice President & Head of Insurance, Fubon Bank (Hong Kong) Limited**, said, “Fubon Bank endeavors to understand our customers’ needs and is dedicated to provide customers with comprehensive and tailored wealth management solutions and services. Amid the rapid economic development of mainland China, customers’ demand for RMB products has increased. Hence, we specially introduce the Full GrowthAssure RMB Endowment Plan with MetLife, allowing customers to benefit from potential RMB appreciation and enjoy a guaranteed return at maturity as well as life protection. Moving forward, we will continue to keep pace with our customers’ needs and offer more unparalleled and diversified products and services to meet our customers’ wealth management goals.”

The Plan is denominated in RMB. Customers will pre-pay their premiums by single payment and will be entitled to receive the Guaranteed Cash Value of up to 111.48% of the total premiums paid at policy maturity in 5 years’ time.

The Plan also offers life protection. In the unfortunate event of death of the insured person within the policy term, the designated beneficiar(y/ies) will receive a Life Benefit equivalent to: (i) the Guaranteed Cash Value; or (ii) the designated percentage of total premiums paid (depending on the policy year at death), whichever is higher. The Plan is offered to customers between the ages of 18 and 80, and the minimum sum assured is RMB 50,000. The Plan is a limited offer and only available while quotas last.

**Ms. Yung** added, “We have been strengthening our commitment to provide tailored products for various customer segments, enabling our customers to build their financial freedom and move towards their goals in life. Early this year, we had launched a short-term Hong Kong dollar endowment plan called the Easy Growth Principal Guaranteed Endowment Plan with Fubon Bank as the distributor. This plan was well-received in the market, enjoying much success since launching.”

Customers can call the Fubon Insurance Hotline at 2566 8181 or visit any Fubon Bank branch to learn more about the Plan.

\*LIMRA, June 2011 (Grp+Ind - based on policies in force).

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#### Important Notes:

1. The above information is for reference only. Please refer to the Policy Provisions of the Full GrowthAssure RMB Endowment Plan (the “Plan”) for the terms and conditions.
2. The Plan is underwritten by MetLife Limited and distributed by Fubon Bank (Hong Kong) Limited (“Fubon Bank”).
3. MetLife Limited is solely responsible for all content, approval, coverage and benefit payment. MetLife Limited is a wholly-owned subsidiary of MetLife, Inc. in Hong Kong and operates under the “MetLife” brand.
4. The Plan is subject to relevant terms and conditions. For details, please contact staff of Fubon Bank and refer to the relevant promotion leaflet for reference.
5. The savings component of the Plan is subject to risk and possible loss. The policy of the Plan is subject to the credit risks of MetLife Limited.
6. The Plan is denominated in RMB. Premium and benefit payment(s) will be accepted or made in RMB or, at MetLife Limited’s sole discretion, Hong Kong Dollars (“HKD”) at the prevailing RMB/ HKD exchange rate determined by MetLife Limited from time to time. Any exchange rate fluctuation will have direct impact on the amount of premium required and the value of customers’ benefit(s) in HKD terms. There is a risk that if RMB depreciates substantially against HKD upon a benefit or if proceeds become payable, customers could lose a substantial portion of their benefit value in HKD terms.
7. RMB is currently not freely convertible, and conversion of RMB through banks in Hong Kong is subject to certain restrictions. RMB conversion for personal customers is subject to a daily limit. Customers should be aware of the time required for conversions of RMB from/ to another currency of an amount exceeding the daily limit. The actual conversion arrangement will depend on the applicable regulatory restrictions prevailing at the relevant time.
8. Unless specified, insurance products are not bank deposits or obligations of, or guaranteed or insured by Fubon Bank or any of its affiliates or subsidiaries, or any local governmental agency.

#### **About MetLife**

Metropolitan Life Insurance Company of Hong Kong Limited and MetLife Limited are wholly-owned subsidiaries of MetLife, Inc. in Hong Kong. We offer individual life, investment-linked insurance plans, accident and health insurance products in Hong Kong through bancassurance, brokerage networks, strategic alliance and direct marketing channels. For more information, visit [www.metlife.com.hk](http://www.metlife.com.hk).

MetLife is a subsidiary of MetLife, Inc. (NYSE: MET), a leading global provider of insurance, annuities and employee benefit programs, serving 90 million customers in over 50 countries. Through its subsidiaries and affiliates, MetLife holds leading market positions in the United States, Japan, Latin America, Asia Pacific, Europe and the Middle East. For more information, visit [www.metlife.com](http://www.metlife.com).

#### **Fubon Bank (Hong Kong) Limited**

Fubon Bank ( Hong Kong ) Limited ( “Fubon Bank” ) is a wholly owned subsidiary of Fubon Financial Holding Co., Ltd., a leading financial services group in Taiwan which is engaged in corporate and investment banking, financial markets, consumer finance, wealth management, investment management and insurance. Fubon Bank operates 24 retail outlets in Hong Kong including 22 branches and 2 Securities Services Centres, and provides a wide range of financial services encompassing consumer and wholesale banking, wealth management, financial markets, securities brokerage and investment services. Fubon Bank holds an A-2 short-term, BBB+ long-term rating from Standard & Poor’s. The rating reflects Fubon Bank’s strong capitalization, good liquidity and sound asset quality.