

恒久的关爱 无忧的人生

# 都汇年华 终身寿险

本产品由大都会人寿发行与管理，代销机构不承担产品的投资、兑付和风险管理责任。

保险公司不得违规销售非保险金融产品，请勿参加非法集资。

风雨来临时，您是否已经为您和家人做好了充足的防御准备？意外发生时，您对家人的爱该如何延续？爱不是一时的承诺，爱是恒久的责任。无论安逸或波折，为自己和家人尽一份责任，防范人生风险，实现爱的承诺。让您和家人享受恒久的关爱，尽享无忧的人生。都汇年华终身寿险，助您从容面对人生的不同阶段，为自己和家人营造安心的未来。



## 产品特点

1. 轻松投保，安心一生
2. 全面保障，后顾之忧

## 保险责任



### 1、身故保险金：

若被保险人于本合同保险期间内身故，将按本合同所载的基本保险金额给付身故保险金，本合同终止。



### 2、全残保险金：

若被保险人于本合同保险期间内全残，并且经过有资质的伤残鉴定机构确认，将按本合同所载的基本保险金额给付全残保险金，本合同终止。

## 投保规则

被保险人年龄	18-60周岁均可投保，最大缴费满期年龄为65周岁
交费期限	趸缴、5年、10年、15年、20年、30年、至60周岁

## 责任免除

1、因下列情形之一导致被保险人身故的，或发生事故时存在以下任何情况之一的，我们不承担给付身故保险金的责任：

- (1) 您对被保险人的故意杀害、故意伤害；
- (2) 被保险人故意犯罪或者抗拒依法采取的刑事强制措施；
- (3) 被保险人自本合同成立或者合同效力恢复之日起2年内自杀，但被保险人自杀时为无民事行为能力人的除外；

2、发生上述1-（1）情形导致被保险人身故或全残的，本合同终止，您已交足2年以上保险费的，我们向被保险人的继承人或被保险人退还本合同的现金价值。

3、发生上述除1-（1）外其他情形导致被保险人身故或全残，本合同终止，我们向您退还本合同的现金价值。

## 投保示例

金先生，40周岁，购买都汇年华终身寿险，交费期限选择20年。

基本保险金额	年交保费	每万元保费
50万元	13,510元	仅270.2元

如金先生于合同保险期间内不幸身故，即可按基本保险金额领取身故保险金。

如金先生于合同保险期间内不幸全残，且经过有资质的伤残鉴定机构确认，即可按基本保险金额领取全残保险金。

保险单 年度末	年龄	保费		身故/全残 保险金	现金 价值
		当年度	累计		
1	41	13510	13510	500000	1551
2	42	13510	27020	500000	5949
3	43	13510	40530	500000	10604
4	44	13510	54040	500000	18356
5	45	13510	67550	500000	26595
6	46	13510	81060	500000	35339
7	47	13510	94570	500000	44610
8	48	13510	108080	500000	54426
9	49	13510	121590	500000	64808
10	50	13510	135100	500000	75784
11	51	13510	148610	500000	87382
12	52	13510	162120	500000	99642
13	53	13510	175630	500000	112600
14	54	13510	189140	500000	126296
15	55	13510	202650	500000	140761
16	56	13510	216160	500000	156020
17	57	13510	229670	500000	172086
18	58	13510	243180	500000	188975
19	59	13510	256690	500000	206704
20	60	13510	270200	500000	225305
25	65	0	270200	500000	263112
30	70	0	270200	500000	302281
35	75	0	270200	500000	340944
40	80	0	270200	500000	377214
45	85	0	270200	500000	409331
50	90	0	270200	500000	435995
55	95	0	270200	500000	456687
60	100	0	270200	500000	471724
66	106	0	270200	500000	500000

注：本产品介绍及投保示例为假设的特定情况，仅供参考，完整的保险责任、责任免除、犹豫期及现金价值等内容请参阅保险合同条款，并以该条款为准。

## 公司简介

中美联泰大都会人寿保险有限公司(以下简称“大都会人寿”)是由美国大都会集团下属公司和上海联和投资有限公司合资组建而成。凭借美国大都会集团在保险业的丰富经验以及上海联和投资有限公司对中国市场的深刻认识,大都会人寿致力于为中国消费者提供值得信赖和专业的保险方案。大都会人寿通过顾问行销、银行保险、直效行销及数字营销等多元渠道,为全国各地超过二十个城市的消费者提供人寿、健康、意外伤害及年金保险产品等保险服务。如需了解更多大都会人寿的信息,请登录公司官方网站 [www.metlife.com.cn](http://www.metlife.com.cn)。

### 中方股东

上海联和投资有限公司作为上海市国资委下属的国有独资投资公司,始终围绕“战略新兴产业投融资平台”、“科技成果转化孵化功能平台”两大定位,重点聚焦信息技术、能源和智能制造、生命健康、现代服务等领域,在推动战略性新兴产业发展,加快前沿科技成果转化等方面充分发挥了引领作用,成为国资国企参与上海科创中心建设的重要平台。

### 美方股东

美国大都会集团(NYSE:MET)是全球领先的金融服务公司之一,旗下拥有众多分公司和联营公司,提供保险、年金、员工福利和资产管理,以帮助个人和机构客户应对瞬息万变的世界。美国大都会集团成立于1868年,目前在全球超过40个市场开展业务,在美国、日本、拉丁美洲、亚洲、欧洲及中东占据着领先的地位。如需了解更多信息,请访问 [www.metlife.com](http://www.metlife.com)。

## 温馨提示

为自己及至爱亲人未雨绸缪,是必须的计划,请即刻行动——早日为自己及家人的未来做出明智的决定!

- 1.都汇年华终身寿险即花样年华终身寿险。
- 2.您在书面签收保险合同之日起的十五日内(含第十五日)为犹豫期。如您在犹豫期内申请解除合同,自我们收到保险合同终止申请书之日起,本合同终止,我们自本合同生效日起自始不承担保险责任,并将自收到保险合同终止申请书之日起30日内无息退还已收保险费。如您在犹豫期后申请解除合同,自我们收到保险合同终止申请书时起,合同终止。我们自收到保险合同终止申请书之日起30日内向您退还合同的现金价值。您犹豫期后解除合同可能会遭受一定损失。
- 3.为未成年子女投保的人身保险,因被保险人身故给付的保险金总和不得超过国务院保险监督管理机构规定的限额,身故给付的保险金额总和约定也不得超过前述限额。
- 4.该宣传资料内容仅供参考,详细内容请参阅保险条款并以保险合同为准。
- 5.如英文表述与中文不一致,请以中文为准。

全国服务热线:400-818-8168

[www.metlife.com.cn](http://www.metlife.com.cn)

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官方微信服务号

**Providing Lasting Care, Ensure you a Carefree Life!**

# **Du Hui Nian Hua Whole Life Insurance Plan**

**The product is issued and managed by MetLife China, the agency doesn't take the product's investment, cash payout and risk management responsibilities.**

Have you prepared enough defenses for you and your family when the storm is coming? How your love for your family to be lasting when the accident happens? Love is not a promise for a period of time, love is an enduring responsibility. It's a duty for yourself and your family to defend the life risks and to realize the promise of love whether you are comfort or twists and turns. Let you and your family to enjoy the lasting care and carefree life. Du Hui Nian Hua Whole Life Insurance Plan, can help you calmly face the different stages of life, so as to create a thoughtful future for yourself and the families.



## Our Features

- 1. Provide a Whole Life Protection with inexpensive Premium.
- 2. Provide an overall protection with no anxious.

## Insurance Benefits



### 1.Death Benefit:

If the insured dies during the insurance period of the contract, we shall pay the death benefit based on the basic insured amount of the contract. The termination of this contract.



### 2.Total Disability Benefit:

If the insured suffers total disability during the insurance period of the contract and confirmed by a qualified disability appraisal institution, we shall pay the total disability benefit based on the basic insured amount of the contract. The termination of this contract.

## How to Apply

Age	18-60 years old, The maximum age of the payment expiration is 65 years old.
Premium Payment Term	Single, 5 years, 10 years, 15 years,20 years,30 years,till 60 years old

## Exclusions

- 1.Where one of the following situations results in the death or total disabled of the insured, or in any of the following circumstances when the accident happened ,we shall not assume liability for paying death benefit/total disability benefit:
- (1)The insured is intentionally killed or injured by the insurance applicant;
  - (2)The insured commits crime knowingly or resists criminal coercive measures enforced in accordance with law;
  - (3)The insured commits suicide within two years of the effective or reinstatement day of the Contract, except that the insured has no capacity for civil conduct when committing suicide;
- 2.Where the insured dies or total disables under the circumstance 1-(1), the Contract shall terminate and we shall return the cash value of the Contract to the insured's heir or the insured, provided that you have paid premiums for more than 2 years.
- 3.Where the insured dies or total disables under other circumstances except 1-(1), the Contract shall terminate and we shall return to you the cash value of the Contract.

## Illustration

Mr.jin, 40 years old, chose this product with 20 years premium payment term.

Basic insured amount	Annual premium	Premium per 10,000 yuan
500K	13,510	only 270.2

If Mr.jin dies unfortunately during the insurance period of the contract, the beneficiaries can get the death benefit based on the basic insured amount.

If Mr.jin total disables unfortunately during the insurance period of the contract and confirmed by a qualified disability appraisal institution, the beneficiaries can get the total disability benefit based on the basic insured amount.

The End Of Year	Age	Premium		Death/Total Disability Benefit	Cash Value
		Current Year	Total		
1	41	13510	13510	500000	1551
2	42	13510	27020	500000	5949
3	43	13510	40530	500000	10604
4	44	13510	54040	500000	18356
5	45	13510	67550	500000	26595
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60	100	0	270200	500000	471724
66	106	0	270200	500000	500000

Note: This product introduction and the sample demo for assuming a specific situation, only for reference, the complete insurance liability, liability exemption, hesitation period and cash value, etc, please refer to the terms of the insurance contract, and will be subject to the terms and conditions.

Sino-US United MetLife Insurance Company Limited (MetLife) was incorporated as a joint venture company by a subsidiary of MetLife, Inc. and Shanghai Alliance Investment Ltd. (SAIL). Relying on the MetLife companies' abundant experience in the insurance industry and SAIL's profound expertise in the Chinese market, MetLife is committed to providing credible and professional insurance solutions for consumers in China. In over twenty Chinese cities, MetLife offers life, health, accidental and annuities insurance products to individuals through its multidimensional channels, including career agency, bank partners, and direct & digital marketing. For more information about MetLife China, please visit the official website at [www.metlife.com.cn](http://www.metlife.com.cn).

**About SAIL**

Shanghai Alliance Investment Ltd. (SAIL) is a state-owned investment company affiliated to Shanghai National Capital Bureau, devoted to become the platform of “investing and financing strategic emerging industries”, and “transforming and incubating scientific and technological achievements”. Focusing on fields of information technology, energy resources, intelligent manufacturing, life health, modern services, etc., SAIL plays a leading role in promoting the development of strategic emerging industries and accelerating the transformation of cutting-edge science and technology achievements, and has become an important platform for state-owned capital and enterprises to participate in the construction of Shanghai Science and Technology Innovation Center.

**About MetLife**

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates (“MetLife”), is one of the world’s leading financial services companies, providing insurance, annuities, employee benefits and asset management to help its individual and institutional customers navigate their changing world. Founded in 1868, MetLife has operations in more than 40 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East. For more information, visit [www.metlife.com](http://www.metlife.com).

**Notice**

Take precautions for yourself and the families, is a must plan. Action now!—Quickly to make a wise decision for yourself and your family's future!

- 1. Du Hui Nian Hua Whole Life Insurance Plan as Hua Yang Nian Hua Whole Life Insurance.
- 2. There will be a cooling-off period of 15 days from the following day of your signed receipt of this Contract.  
If you apply for a cancellation of this Contract during this period, the Contract shall terminate upon the day of our receipt of your application and we will be under no obligation to provide coverage from the effective date of the Contract, and shall refund the premiums paid without interest within 30 days of our receipt of the application. If you apply for cancellation of the Contract after the cooling-off period, the Contract shall terminate upon the day of our receipt of the application. We shall refund to you the cash value of the Contract within 30 days of our receipt of the application. You will suffer a certain loss if you cancel the Contract after the cooling-off period.
- 3. To apply the life insurance for minor children, because of the death of the insured insurance shall not exceed the sum of the provisions of the insurance regulatory authority under the State Council limit, the death benefit insurance amount shall not exceed the limit of the sum of agreement.
- 4. This product introduction and the sample demo for assuming a speci\_c situation, only for reference, the complete insurance liability, liability exemption, hesitation period and cash value, etc, please refer to the terms of the insurance contract, and will be subject to the terms and conditions.
- 5. This English version is used for reference only, For details, please refer to the Chinese version of insurance terms and provisions and subject to the insurance Contract.

Service Hotline: 400-818-8168 [www.metlife.com.cn](http://www.metlife.com.cn)

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