



MetLife UK Wealth Management and COVID-19 ('coronavirus')

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This is a summary of the impact of the coronavirus on MetLife's wealth management propositions. It is based on the current status of coronavirus and the policy terms and conditions that apply to cover. MetLife is monitoring the position carefully and will advise if anything changes in respect of its policies going forward.

What is the coronavirus?

World Health Organisation 'WHO'¹ reports "Coronaviruses are a large family of viruses which may cause illness in animals or humans. In humans, several coronaviruses are known to cause respiratory infections ranging from the common cold to more severe diseases such as Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS). The most recently discovered coronavirus causes coronavirus disease COVID-19. COVID-19 is the infectious disease caused by the most recently discovered coronavirus. This new virus and disease were unknown before the outbreak began in Wuhan, China, in December 2019. Common signs of infection include respiratory symptoms, fever, cough, shortness of breath and breathing difficulties. In more severe cases, infection can cause pneumonia, severe acute respiratory syndrome, kidney failure and even death. Standard recommendations to prevent infection spread include regular hand washing, covering mouth and nose when coughing and sneezing, thoroughly cooking meat and eggs. Avoid close contact with anyone showing symptoms of respiratory illness such as coughing and sneezing."

Where can I find out information about the virus and its impact on the public and services?

It is recommended you consult reliable sources of information to find out more about the virus. The [UK Government](#) recommended sources include the [NHS](#) and the [World Health Organisation](#) website. If you are concerned about travel, guidance for British people travelling and living overseas can be found [here](#).

What business continuity plans (BCP) does MetLife have in place should its office be closed, or multiple staff quarantined?

MetLife has robust BCP plans in place and has invoked its full working from home policy. We are working hard to minimise any impact to our customers and endeavour to continue to maintain our high service standards. With the outbreak of the coronavirus understandably causing global concern, we are doing everything we can to continue to meet the needs of our customers.

¹ World Health Organisation www.who.int/emergencies/diseases/novel-coronavirus-2019. Accessed online 9th March 2020.

For intermediaries, employers and individuals

Wealth Management

We are closely monitoring the coronavirus situation, including guidance from the UK Government, and have activated smart working conditions so our staff are working from home. We have robust plans in place and have invoked our Business Continuity Plan to minimise any disruption to our customers. Please be assured that we are working hard to ensure that our policy administration is not affected and that any payments from policies will be paid as normal.

Will there be any disruption to the service I receive from MetLife?

We have invoked our Business Continuity Plan to ensure that any impact to our normal policy administration is kept to a minimum and that any payments from policies should be paid as normal. For the foreseeable future we will communicate with Financial Advisers and customers, where possible, by email. Emails from MetLife will be from customerservice@metlife.co.uk or customer.services@metlife.co.uk. We will continue to monitor the situation with a view to returning to posted correspondence when it is safe and sensible to do so.

Post will continue to be received in our Belfast office as long as the Post Office continues to operate. It may take us longer to process postal requests, so we recommend that you email documentation to us instead for a swifter turnaround. Please ensure that any supporting documents are verified as a true copy of the original, signed and dated.

Our email addresses are:

customerservice@metlife.co.uk for Retirement Portfolio
customer.services@metlife.co.uk for Bond, Trustee Retirement Portfolio and ISA

If you want to speak with us, please call 0800 022 4443.

Please note that our call lines are currently open but in exceptional circumstances, these may need to be closed. Should this happen you will be able to contact us using the email addresses above.

We will respond to you as quickly as possible.

What will happen to my MetLife guarantees in the wake of the financial market movements resulting from the coronavirus?

If you are invested in one of our Secure Capital or Secure Income guarantees, these are designed to protect customers against the market turbulence that we are currently seeing, and any falls in investment values will not reduce the value of the guaranteed benefits.

Secure Capital Option

Provides the certainty of a guaranteed capital value amount at the selected maturity date or earlier death claim. The value of your guarantee is called the Secure Capital Value.

Secure Income Option

Provides the certainty of a guaranteed level of income for life, even if the underlying investment value runs out. The value of the guaranteed income is based on the Secure Income Base which will not reduce due to any falls in investment markets.

The value of all guaranteed benefits may be reduced if you withdraw non-guaranteed payments from your policy.

For intermediaries, employers and individuals

What will happen to my investment funds in the wake of the financial market movements resulting from the coronavirus?

Your underlying investment funds will be impacted by the performance of the stock markets, but any falls in the values of your investments will not reduce the values of any guarantees that are provided by your policy.

Policy valuations are available to Financial Advisers via our secure extranet and the Funds page of our website, <http://www.metlife.co.uk/>, will also provide details of how your funds are performing.

Due to the impact of the pandemic I can't afford to continue paying regular contributions to my pension. What options are available to me?

MetLife is committed to help support our customers and during this period we are offering a "contribution holiday" for customers who are having difficulty paying their contributions. This means that you can stop paying contributions to your MetLife pension until 30 September 2021 and restart them from October 2021 at the same or a lower amount. Contribution levels cannot be increased later.

Who do I contact if I have any queries about a policy?

You can contact us via email or telephone. Our email addresses are:

customerservice@metlife.co.uk for Retirement Portfolio

customer.services@metlife.co.uk for Bond, Trustee Retirement Portfolio and ISA

If you want to speak with us, please call 0800 022 4443.

Please note that our call lines are currently open but in exceptional circumstances, these may need to be closed. Should this happen you will be able to contact us using the email addresses above.

Please note, all emails sent from our Customer Services team are encrypted. This is to protect our customers privacy and data. Please see below for a step by step guide to open encrypted emails from MetLife.

How do I open encrypted emails I receive from MetLife?

To read a secure message using [Outlook](#):

Although Outlook.com downloads the message_zdm.html attachment and displays it below the message body, the Click to Read Message button within the inline attachment is disabled.

1. In your Outlook.com Inbox, open the secure message.
2. Click or tap the message_zdm.html attachment in the message header to display the dialog box to open or save the file.
3. Open the attachment in your browser.
4. Click or tap Click to Read Message.
5. Follow the steps to enter your secure mail login information and display the secure message.

To read a secure message using [Gmail](#):

1. In your Gmail Inbox, open the secure message.

For intermediaries, employers and individuals

2. Click or tap the message_zdm.html attachment to open the attachment in your browser. Note that you might need to scroll to the bottom of the message to see the attachment.
3. Click or tap Click to Read Message. If you see a message that you are submitting information to an external page, click or tap OK to dismiss the message.
4. Follow the steps to enter your secure mail login information and display the secure message.

To read a secure message using [Yahoo!](#):

In most cases, Yahoo! Mail downloads the message_zdm.html attachment and displays it below the message body. To read your secure message with Yahoo! Mail, click or tap Click to Read Message within the inline attachment. If a warning message displays, stating that you are about to send information to someone other than Yahoo, click OK to dismiss the message. A new browser window displays, where you can sign in and read your message.

In some cases, the inline attachment does not display correctly or the Click to Read Message button does not work. If this occurs, use the following procedure:

1. Click or tap the message_zdm.html attachment in the message header to display the dialog box to open or save the file.
2. Open the attachment in your browser.
3. Click or tap Click to Read Message.
4. Follow the steps to enter your secure mail login information and display the secure message.

To read a secure message using [Mobile Devices](#):

- Download the Mobile Application
- To read a secure message from another email application:
- Click or tap the message_zdm.html attachment to open it in a browser.
- On the page that displays, click or tap Click to Read Message.
- Perform one of the following:
- If you have an account, verify or enter your email address and password, then click or tap Sign In.
- If you do not have an account, you can enter your information to create one. After you are logged in, the secure message displays in the browser.

Next steps

MetLife continues to monitor the situation regarding the spread of the coronavirus. MetLife takes its customer responsibilities very seriously; and is committed to ensuring its customers are at the centre of its operations.

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