

November 1, 2019

This letter is important and requires your immediate attention. If you are in doubt, please seek independent professional advice. MetLife Limited (the “Company”) accepts responsibility for the accuracy of the content of this letter.

This letter is intended for the policyowners of the Full Rich Investlink Protection Plan, Full Rich Plus Investlink Protection Plan, SmartLink, SmartLink Plus Protection Plan, Venture Investment-linked Plan, Insight Investment-linked Plan and Messier Investment-linked Plan (collectively, the “Schemes”), each of which is an investment-linked assurance scheme issued by the Company.

The Full Rich Investlink Protection Plan, Full Rich Plus Investlink Protection Plan, SmartLink and SmartLink Plus Protection Plan are not available to new investors and are no longer marketed to the public in Hong Kong.

Dear Customer,

PROPOSED CHANGE OF CONTROLLING SHAREHOLDER OF METLIFE LIMITED

We write to inform you of the proposed change of controlling shareholder of the Company.

On 28 June 2019, MetLife Worldwide Holdings, LLC and two other MetLife group companies had entered into a share sale and purchase agreement with FWD Management Holdings Limited (“**FWD**”) to sell, among others, the entire issued share capital of the Company to FWD (“**Acquisition**”).

Prior to completion of the Acquisition, the Company will continue to be a wholly owned subsidiary of MetLife Worldwide Holdings, LLC, which in turn is a wholly owned subsidiary of MetLife Inc.. After completion of the Acquisition, the Company will become a wholly owned subsidiary of FWD (“**Proposed Change**”).

A press release of the Acquisition and further details of FWD can be found on our website at https://www.metlife.com.hk/content/dam/refresh/hong_kong/cn/assets/pdf/press-release/2019/FWD-Agrees-to-Acquire-MetLife-Hong-Kong-eng.pdf.

ANTICIPATED TIMEFRAME OF THE PROPOSED CHANGE

The Proposed Change will take effect after completion of the Acquisition which is expected to take place by the end of the fourth quarter in 2019 (“**Anticipated Timeframe**”) subject to regulatory approvals.

If completion of the Acquisition takes place by the Anticipated Timeframe, an announcement will be published on the Newsroom page of our website (<https://www.metlife.com.hk/en/customer/about-us/press-release/index.html>) on or shortly after completion of the Acquisition.

If completion of the Acquisition does not take place by the Anticipated Timeframe, a further written notice will be sent to you to provide an update on the Acquisition.

IMPACT OF THE PROPOSED CHANGE

The Proposed Change will have no adverse effect on your insurance policy(ies) of the Schemes or the policyowners of the Schemes, and the costs arising from the Acquisition will not be borne by the policyowners of the Schemes. In addition, the Proposed Change will not affect the services provided to the policyowners, or day-to-day management and operations including the benefits, fees, charges, features or terms or conditions of the Schemes. **You do not need to take any action in respect of the Proposed Change.**

From now until the Proposed Change takes effect, the business, organization and corporate governance of the Company shall remain unchanged and we will continue to serve you on any matters relating to your policy(ies) of the Schemes. Immediately after the Proposed Change takes effect, the Company will continue to be an authorized

insurer under the Insurance Ordinance to carry on the relevant class of long term insurance business and be regulated by the Insurance Authority.

Should you have any queries, please do not hesitate to call our customer services hotline at (852) 2199 1000 during office hours, Monday to Friday 9:00 a.m. to 6:00 p.m. and Saturday 9:00 a.m. to 1:00 p.m. (except public holidays).

Yours faithfully,

Ala Ahmad
Chief Executive Officer
MetLife Limited
(This is a computer printout. No signature is required.)

2019年11月1日

此乃重要函件，務須閣下即時垂注。如閣下對本函件的內容有任何疑問，請尋求獨立的專業意見。大都會人壽保險有限公司（「本公司」）就本函件所載資料之準確性承擔全部責任。

本函件是為本公司所簽發的「富賞」投資相連保障計劃、「富賞豐盛」投資保障計劃、智者之選保障計劃、「智選雙全保」保障計劃、「機遇」投資相連計劃、「智匯」投資相連計劃及「卓聚」投資相連計劃該等投資相連人壽保險計劃（統稱「計劃」）之保單持有人而設。

「富賞」投資相連保障計劃、「富賞豐盛」投資保障計劃、智者之選保障計劃及「智選雙全保」保障計劃不適用於新投資者，亦已不再在香港向公眾銷售。

親愛的客戶：

有關大都會人壽保險有限公司的控股股東之擬議更改

我們謹通知閣下有關於本公司控股股東之擬議更改事宜。

MetLife Worldwide Holdings, LLC及其他兩間大都會人壽集團公司於2019年6月28日與富衛控股有限公司（「富衛」）就富衛收購本公司的全部已發行股本訂立股權買賣協議（「收購」）。

於收購完成前，本公司將會繼續為MetLife Worldwide Holdings, LLC的全資附屬公司，而MetLife Worldwide Holdings, LLC是MetLife Inc.的全資附屬公司。收購完成後，本公司將會成為富衛的全資附屬公司（「擬議更改」）。

閣下可以在我們的網站上找到有關收購的新聞稿及富衛的更多資訊：

https://www.metlife.com.hk/content/dam/refresh/hong_kong/cn/assets/pdf/press-release/2019/FWD-Agrees-to-Acquire-MetLife-Hong-Kong-chi.pdf

預計擬議更改的時間表

擬議更改將在收購完成後生效，而收購預計於2019年第四季度結束之前完成（「預計時間表」），惟須獲得相關監管機構批准。

如收購於預計時間表之內完成，一則公告將緊隨著收購完成或不久後於本公司網站的新聞發佈版面（<https://www.metlife.com.hk/cn/customer/about-us/press-release/index.html>）刊登。

如收購未能於預計時間表之內完成，本公司將進一步以書面通知閣下有關於收購的最新信息。

擬議更改之影響

擬議更改不會對計劃下閣下的保單或計劃下的保單持有人造成不利影響，收購所衍生的成本亦不會由計劃下的保單持有人承擔。此外，擬議更改不會影響本公司為保單持有人提供的服務，亦不影響日常管理和營運，包括計劃的利益、費用、收費、特點、條款或條件。閣下無須對擬議更改採取任何行動。

從即日起至擬議更改生效之前，本公司的業務、架構和公司管治將維持不變，我們就計劃下閣下的保單有關之任何事宜繼續為閣下服務。緊接擬議更改生效，本公司將根據《保險業條例》繼續為獲授權保險公司，從事相關類別的長期保險業務，並由保險業監管局規管。

倘若閣下有任何疑問，歡迎致電我們的客戶服務熱線（852）2199 1000，辦公時間為星期一至星期五上午九時至下午六時及星期六上午九時至下午一時（公眾假期除外）。

Ala Ahmad

行政總裁

大都會人壽保險有限公司 謹啟

（此乃電腦自動編印之文件，故無需簽署。）

December 20, 2019

This letter is important and requires your immediate attention. If you are in doubt, please seek independent professional advice. MetLife Limited (the “Company”) accepts responsibility for the accuracy of the content of this letter.

This letter is intended for the policyowners of the Full Rich Investlink Protection Plan, Full Rich Plus Investlink Protection Plan, SmartLink, SmartLink Plus Protection Plan, Venture Investment-linked Plan, Insight Investment-linked Plan and Messier Investment-linked Plan (collectively, the “Schemes”), each of which is an investment-linked assurance scheme issued by the Company.

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Dear Customer,

PROPOSED CHANGE OF CONTROLLING SHAREHOLDER OF METLIFE LIMITED – NEW ANTICIPATED TIMEFRAME

We refer to our letter issued on or around 1 November 2019 (the “**Original Notice**”) in relation to the proposed change of controlling shareholder of the Company.

As set out in the Original Notice, on 28 June 2019, MetLife Worldwide Holdings, LLC and two other MetLife group companies had entered into a share sale and purchase agreement with FWD Management Holdings Limited (“**FWD**”) to sell the entire issued share capital of the Company to FWD (“**Acquisition**”). After completion of the Acquisition, the Company will become a wholly owned subsidiary of FWD (“**Proposed Change**”).

NEW ANTICIPATED TIMEFRAME OF THE PROPOSED CHANGE

The Proposed Change will take effect after completion of the Acquisition. The Original Notice stated that completion was expected to take place by the end of the fourth quarter in 2019, subject to regulatory approvals.

We are writing to inform you that **completion of the Acquisition is now expected to take place in the first half of 2020 (“New Anticipated Timeframe”), subject to regulatory approvals.**

If completion of the Acquisition takes place by the New Anticipated Timeframe, an announcement will be published on the Newsroom page of our website (<https://www.metlife.com.hk/en/customer/about-us/press-release/index.html>) on or shortly after completion of the Acquisition.

If completion of the Acquisition does not take place by the New Anticipated Timeframe, a further written notice will be sent to you to provide an update on the Acquisition.

IMPACT OF THE PROPOSED CHANGE

As set out in the Original Notice, the Proposed Change will have no adverse effect on your insurance policy(ies) of the Schemes or the policyowners of the Schemes, and the costs arising from the Acquisition will not be borne by the policyowners of the Schemes. In addition, the Proposed Change will not affect the services provided to the policyowners, or day-to-day management and operations including the benefits, fees, charges, features or terms or conditions of the Schemes. **You do not need to take any action in respect of the Proposed Change.**

From now until the Proposed Change takes effect, the business, organization and corporate governance of the Company shall remain unchanged and we will continue to serve you on any matters relating to your policy(ies) of the Schemes. Immediately after the Proposed Change takes effect, the Company will continue to be an authorized insurer under the Insurance Ordinance to carry on the relevant class of long term insurance business and be regulated by the Insurance Authority.

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Yours faithfully,

Ala Ahmad
Chief Executive Officer
MetLife Limited
(This is a computer printout. No signature is required.)

2019年12月20日

此乃重要函件，務須閣下即時垂注。如閣下對本函件的内容有任何疑問，請尋求獨立的專業意見。大都會人壽保險有限公司（「本公司」）就本函件所載資料之準確性承擔全部責任。

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親愛的客戶：

有關大都會人壽保險有限公司的控股股東之擬議更改 - 最新預計時間表

茲提述本公司於或大約於2019年11月1日所發出的有關本公司控股股東的擬議更改之信函（「原有通知書」）。

如原有通知書所述，MetLife Worldwide Holdings, LLC 及其他兩間大都會人壽集團公司於2019年6月28日與富衛控股有限公司（「富衛」）就富衛收購本公司的全部已發行股本訂立股權買賣協議（「收購」）。收購完成後，本公司將會成為富衛的全資附屬公司（「擬議更改」）。

擬議更改之最新預計時間表

擬議更改將於收購完成後生效。原有通知書載述收購預計於2019年第四季度結束之前完成，惟須獲得相關監管機構批准。

我們謹通知閣下收購現預計於2020年上半年內完成（「最新預計時間表」），惟須獲得相關監管機構批准。

如收購於最新預計時間表之內完成，一則公告將緊隨著收購完成或不久後於本公司網站的新聞發佈版面 (<https://www.metlife.com.hk/cn/customer/about-us/press-release/index.html>) 刊登。

如收購未能於最新預計時間表之內完成，本公司將進一步以書面通知閣下有關收購的最新信息。

擬議更改之影響

如原有通知書所述，擬議更改不會對計劃下閣下的保單或計劃下的保單持有人造成不利影響，收購所衍生的成本亦不會由計劃下的保單持有人承擔。此外，擬議更改不會影響本公司為保單持有人提供的服務，亦不影響日常管理和營運，包括計劃的利益、費用、收費、特點、條款或條件。閣下無須對擬議更改採取任何行動。

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Ala Ahmad

行政總裁

大都會人壽保險有限公司 謹啟

(此乃電腦自動編印之文件，故無需簽署。)