

MetLife's guide to support employee transition strategies

Based on research in March and May 2020, this guide aims to provide relevant and up to date insights on the support employees are looking for while transitioning through COVID-19.



MetLife conducted research to understand the financial, physical and mental wellbeing of Australians at the end of March. In early May we expanded upon this research, including getting an additional sample for retail & hospitality, one of the hardest hit sectors.

We're seeing an increasing role for employers as segments of Australians struggle with their mental health.

In a clear sign that employees are valuing the support from their employer, 39% claim that support from their employer has improved since the pandemic started, and 39% feel more loyal to their employer as a result of their positive response to COVID-19.

We've taken comments submitted in the research as well as using MetLife resources to develop this guide for you and your teams.

Remember, we're all different, we all respond internally and externally in very different ways. Doing small things, may not mean much to you, but it may make a world of difference to someone else.

Take care.

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1. How to support the mental wellbeing of others

Close to half of all Australians are suffering from some form of mental health at present due to COVID-19. Our research shows a strong correlation between the support provided to staff and their overall health and wellbeing.

- Mental health related information and support programs – often these are available, but employees don't find them easy to access or there could be a stigma associated with using them. Promote them frequently and make it simple to access
- Time off to deal with any issues (either personally or having to care for young kids / elderly / high risk individuals)
- More praise / appreciation / feedback (including from senior leadership teams) – it might seem insignificant to you, but genuine appreciation together with an illustration of the benefit will have a big impact
- Greater financial support (particularly if an 'essential' worker who has had higher risks)
- Provide support with regards to financial wellness e.g. how to put goals in place, basic tips to cut back on discretionary spend, changing your super investment strategy etc.
- Encourage access to Employee Assistance Program (EAP)
- Greater empathy from head office for staff on the front line – they are at a higher risk and feel like there should be greater recognition of this
- Providing a safe environment and advising staff that it's okay not to feel ok, and that they can take breaks if feeling overwhelmed
- Regular and transparent communications with regards to job security and the financial health of the business... these can go a long way to reducing stress and anxiety levels
- Encouraging regular check-ins with family members, friends, managers and work colleagues
- Re-introduce social interactions with work colleagues e.g. online trivia via Zoom or Skype
- Provide support and resources with regards to maintaining / improving both mental and physical wellness e.g. exercise routines, sleep patterns, connecting with others etc.
- For those working from home all the time, ensuring they have an appropriate work life and home life balance

32% claim the uncertainty of COVID-19 has damaged their mental health, **42%** feel isolated, and **44%** say their mental health is worse now compared to pre COVID-19

29% of employees claim their employer doesn't offer mental health initiatives or programs that address their needs

22% of employees claim their employer currently offers mental health initiatives or programs, however they are difficult to access and or understand



2. What changes employees are seeking with the physical environment

People have a wide range of comfort levels and anxiety when it comes to the physical measures that can be put in place. It's important to ask them how they want to be supported, and to take relevant action. Remember, what is comfortable for you may not be enough for others.



- Have a clearly defined transition / reorientation plan, including relevant steps (note: should be different for each office), and provide as much notice as possible for people to prepare
- Provide support to allow staff to transition back to their workplace e.g. computers, monitors, chairs etc. which are now at home. This will be an adjustment for many people, just as it was at the start of the pandemic
- Improved access / supply of personal protective equipment (hand sanitiser, masks and gloves)
- Free flu shots
- Ensuring social distancing rules are adhered to – and educating employees how to enforce these measures with other employees and customers
- Temperature checks of employees / customers / visitors
- Install physical barriers / screens between staff and customers
- Having surfaces thoroughly and more frequently cleaned (particularly high traffic areas)
- Encourage staff to maintain clean workspaces / desks
- Encourage digital meetings rather than physical ones. If physical meetings are needed, advise on people / space restrictions

“

Creating barriers, stickers, lines for customers and staff. People are not taking Covid-19 seriously enough. Provide adequate gloves and hand sanitisers. Put a shield up for server to customers instead of just an open spaced bench. Provide adequate cleaning of not just the floor and bench but thorough cleaning of walls, windows, doors, etc.

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- Revise seating plans, including reconsideration of hot desking
- Provide greater flexibility e.g. allowing staff to continue working from home, or changing the hours worked including start and finish times
- Consider clients / customers coming in by appointment only
- Provide clear rules, processes and guided information as to social distancing particularly in communal areas such as toilets, kitchens, walk areas and lift wells
- Provide staff with 'flex' time during the day to attend to their mental health / check in with others
- Re-introduce social distance friendly gatherings
- Encouraging staff to stay at home if they aren't feeling well (and reassuring them it's ok to do so) e.g. sneezing, coughing etc.
- Offer nearby parking for staff. Many are concerned about catching public transport (particularly peak times)
- Outline clear action plans in place if employee tests positive to COVID-19

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Staggered work start times to relieve congestion at lift lobby, more regular and thorough cleaning of bathrooms, tea room, high touch buttons / doors, make doors automatic if possible.

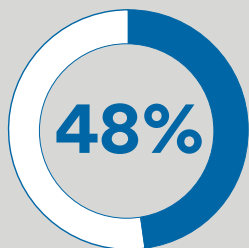
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If employees are going to remain working from home for many months ahead, consider additional measures to support physical wellbeing:

- Consider block-out time where no meetings are held and physical activity is encouraged
- Provide video-based fitness or yoga classes – potentially join up with other businesses to reduce to cost
- Encourage teams who regularly meet to go for 'walk and talks' rather than video meetings

3. How to accommodate various workplace preferences

Not only do employees all have different expectations and requirements, the State Governments also have varying restrictions. Additionally, everyday facilities such as after-school care, sport and cultural/religious activities also have their own rules and restrictions. Accommodating new work preference that are flexible enough to adapt across each employee's situation will build trust and loyalty.



48% of parents are worried about a drop off in work productivity due to needing to care for their kids.

- Think about options around moving to a 9-day fortnight to give increased time flexibility to employees
- Rotation of job responsibilities where possible
- Provide the ability for employees to purchase more annual leave if they don't have leave left (or special COVID-19 leave)
- Provide flexibility with regards to being able to work from home (without a rigorous process) – parents may be reluctant to send their children to after school programs or relatives may not be in a position to look after them
- After-school sport programs may not resume for a while, this can change the dynamic at home if kids are missing their friends

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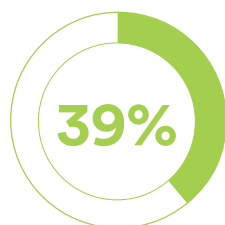
Good communication and taking it slow to adjust back into the new working environment. Moving back into the new working environment will be just as hard as the adjustments made at the beginning of the crisis.

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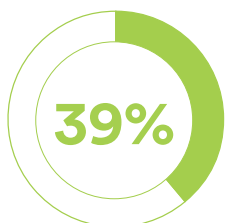
- Ask your employees or direct reports what they are looking for – either in a conversation or a quick survey
- Ease the transition back into the workplace... don't go straight back to 5 days in the office
- Stagger start and finish times as well as breaks
- Spaced out and rotating rosters (less people in the workplace – staff and customers), including staggered start / finish times
- Training in how to implement health guidelines to minimise risk of transmission
- Be given an option to be stood down/leave without pay for a period of time, but with the caveat that there will be a job to return to when conditions improve
- Promote more meetings / events online to get employees talking (some are missing the feeling of inclusiveness that comes with being in the office)

4. Keeping communication relevant and frequent

People deal with change differently, and with many employees being physically distant from the office and colleagues means that communication is more important than ever. Even if there's nothing 'new' to say, maintaining frequent communication with employees is an essential component through this next phase. If needed, repeat the benefits and support that's available, or perhaps offer personal anecdotes so that people can maintain a connection. All this help achieve greater levels of loyalty which will also benefit organisations in the months and years ahead.



39% claim the support received from employer has improved compared with when the pandemic first began



39% claim to feel more loyal to their employer after reporting a positive employer response to COVID-19



4 in 10 are interested in receiving information from either their employer or super fund with regards to improving their financial wellness

- Whole of business updates – keep frequent, build the company story, repeat availability of support that is available to employees, use personal stories to 'show the way'
- Assurance of job security – as much as this is possible but this is what people are craving to support their mental wellbeing
- Celebrate business successes more than ever – all the news has been negative, enjoy the win
- Regular check ins (digital)
- Provide opportunities to provide input into various return to work options and highlight to staff what staff contributions have been
- Greater inclusiveness with colleagues (including for people that have lost their jobs)
- Provide greater notice with regards to changes outside of BAU
- Maintain a high level of frequency of business communication (weekly at least)

5. How to identify signs of mental ill-health in others

Major mental illnesses rarely appear out of the blue. There are often small changes or feelings that “something is not quite right” about peoples’ thinking, feelings or behaviours. It is important that we understand what to look for and what to do.

At this time of social distancing we need to be even more mindful of understanding the symptoms of mental ill health so that we can support each other and stay connected as best we can. With such a substantial change in our lives, it is likely many of us will have some fear and anxiety – this is normal.

When it starts to have an impact, we need to ensure we take action. With social isolation, it is harder for others to see some of these signs and therefore it is critical to stay in contact via voice, and where possible video, as well as looking for these signs in yourself and in others.



Things you can hear

When on a call with a colleague, friend or family – listen carefully for any changes to normal like:

1. **Emotional outbursts** – rapid or dramatic changes in emotions or unusual anger or laughter.
2. **Quiet or withdrawn** – when communicating you sense a drop in their interaction or a loss of interest in something you know that would normally engage them.
3. **Problems thinking** – noticing a loss of concentration, illogical speech or they are finding it hard to explain things.
4. **Apathy** – failure to participate in calls or cancelling continually.
5. **Illogical thinking** – unusual or exaggerated beliefs about what is happening and unrealistic thoughts.
6. **Nervousness** – suspiciousness, changed voice, flat or monotone speech.



Things you can ask

It is critical that we ask questions about peoples wellbeing even when we think that they are well as sometimes it is what you can't see or hear that is having a greater impact. So try asking:

1. **How is your sleep?** – sleep is critical for our health and a lack of sleep or poor sleep patterns could be a sign of mental ill health.
2. **How is your appetite?** – large changes in appetite either up or down can be a sign that something is not quite right.
3. **Are you drinking more?** – If you have concerns, and feel there are a number of signs, you shouldn't be afraid to ask this one. Share your thoughts and support and listen.
4. **How is your mental health?** – some people just need to be asked. In the current circumstances, we should not be afraid to ask if someone is ok and even ask if they are feeling anxious or depressed. We need to remove the stigma and share our feelings.
5. **Can I help you?** – sometimes people will share that they want your help or need your help.

Things you can see

Try to connect with friends, colleagues and family via a video platform so you can see them and look for:

1. **Unusual behaviours** – more fidgeting than usual, not looking at you, continual hand movements that are different to normal. Look for things that are uncharacteristic.
2. **Change in appearance** – rapid weight gain or weight loss. Unusual reduction in self grooming.
3. **Drop in functioning** – An unusual drop in work performance, output, engagement in things that are of interest.

REMEMBER: Listen, Look and Ask.

IF YOU THINK THAT THERE IS AN IMMEDIATE RISK OF SELF HARM CALL (000)



Where to get help if you think you or someone else needs it?

If you, or someone you know needs help and are not coping, here are some links and numbers to contact. Reaching out is winning, it should not be considered defeat:

- **SANE Australia** - people living with a mental illness.
Phone: 1800 18 7263
- **Beyond Blue** - anyone feeling depressed or anxious.
Phone: 1300 22 4636 or chat online
- **Black Dog Institute** - people affected by mood disorders.
Online help
- **Lifeline** - anyone having a personal crisis.
Phone: 13 11 14 or chat online
- **Suicide Call Back Service** - anyone thinking about suicide.
Phone: 1300 659 467

6. Quick self-care tips for working from home

Now more than ever, our work and home lives have blended into one. Technology makes it possible to run a business from your living room, educate kids remotely, and stay connected to friends and family. But now we need to find ways to unplug and make the shift from work to home in the same space. Here are six simple tips to navigate this new normal, while keeping your productivity high and your stress low.

1. Turn on the tunes

Listening to music can lower levels of the stress hormone cortisol, helping you feel calmer. There's no right or wrong type to listen to.

2. Do one thing at a time

Multitasking might seem efficient, but it can lower your productivity and make you prone to mistakes. Checking off one item at a time not only helps you accomplish more overall, but it also increases feelings of accomplishment.

3. Take a walk outside

It can be hard to step away when you're working from home, but you should take time to head outside and leave your phone behind. Taking a short stroll around the block can clear your head just by changing your scenery. Walking can also boost your energy, so you'll feel refreshed when you get back to work.

4. Take an artistic interlude

Grab some crayons or colored pencils and channel your artistic side. Love to write? Work on an original poem. You could even read a piece of literature out loud. Engaging in creative activities helps give your mind a reprieve from work stresses.


5. Try aromatherapy

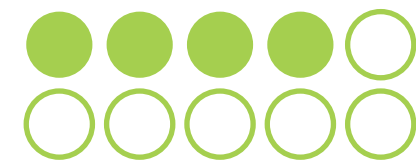
Scents can have a powerful impact on your mood. Infuse your space with stress-fighting essential oils like lavender or bergamot. Both have been shown to calm the nervous system by lowering blood pressure and heart rate, promoting feelings of relaxation.

6. Get enough sleep

Resist the urge to stay up late answering emails or watching TV — and aim to get 7 to 8 hours of sleep each night. Even one night of sleep deprivation can increase feelings of stress, anger, sadness, and mental exhaustion. When you're well-rested, you have more mental bandwidth to cope with stressful situations. Tip: If you can, avoid working in bed to establish boundaries between work time and home time.

For those that rated their health and wellbeing as being either very poor, poor or fair:

 1 in 2 say they are doing very poorly / poorly with their exercise

 4 in 10 say they are doing very poorly / poorly with their sleep

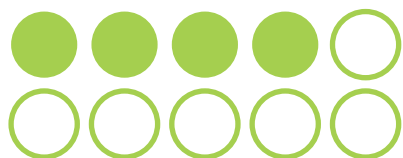
Creating harmony throughout your day might take some extra effort at first. The good news is that devoting even a little bit of time to self-care can go a long way toward relieving stress, so you can feel your best wherever you are.



7. How to start a mindful meditation practice

We're all looking for new ways to feel healthy and better manage stress. Enter mindful meditation. "There are so many benefits to meditation. Things like better cognitive function, lower heart and respiratory rate, lower blood pressure, less response to stress, less reactivity to negative situations, better sleep, enhanced work performance, and lowering the perception of pain in people dealing with chronic illness," says Dr. Kathy Gruver, PhD, LMT, natural health practitioner and author of *Conquer Your Stress*.

Even those who aren't experiencing mental health issues can gain psychological benefits from incorporating the practice into their routine. Ready to get started? Follow these expert tips to help make meditation part of your daily routine.



4 in 10 find it very difficult to switch off and stop thinking about work

1. Start with mindfulness

"Mindfulness is simply going about an activity with curiosity and focus, using all of your senses and remaining in the present moment," says Dr. Gruver. With that in mind, you can apply mindfulness to any activity, even something as simple as folding laundry. For example, feel the warmth of the clothing fresh out of the dryer. Smell the scented fabric softener.

Using your senses to engage in any activity trains you to respond to situations thoughtfully, says Dr. Gruver.

2. Try mini meditations

The mini meditation is so simple to learn, and you can do it anytime, anywhere. Dr. Gruver instructs people to concentrate on their breath, and the rise and fall of their chest.

On the inhale think, "I am." And on the exhale think, "at peace." Repeat with every inhale and exhale. If you get distracted by other thoughts, simply dismiss them and return to your breath.

"Even if you start with five minutes and increase it as you get the hang of it, you will see the benefits," says Dr. Gruver.

3. Use technology for guidance

There is a wealth of resources available right on your phone. Some apps include guided meditations, sleep stories, and even mini sessions for specific moments.

Not your speed? Try one of the biggest trends in mindfulness—ASMR, which stands for autonomous sensory meridian response. In short, it stimulates relaxation and induces sleep using a series of repetitive sounds.

4. Choose a time of day that works for you

Whether you squeeze in your mindful meditation after your morning coffee or set aside time before bed is up to you.

“The morning is great for setting intentions and incorporating attributes that we’re looking to set into our lives, while the night is great for relaxation and unwinding from stress,” says Alanna Zabel, registered yoga instructor specialising in mind / body patterning.

If you often find yourself nodding off during your favourite prime time show, the morning may be your best bet. Others may barely get through a morning cup of coffee with their eyes open. It’ll take some getting used to, but remember, it doesn’t have to be longer than five minutes.

5. Stick with it

Your practice won’t always come easily, and even long-time meditation experts have days when their minds wander. Patience is key, and so is embracing the process.

The most important thing is to figure out how to make mindful meditation feel right for you. If finding a quiet spot in the backyard mid-afternoon to take a five minute break and refocus feels right, go for it. Or if you need to decompress after a long day at your desk, take a few moments for yourself in a different room. Notice how you feel after each meditation and make small adjustments. Eventually, you should start to find that you’re better able to handle the stress of daily life, as you develop the ability to pause and respond, rather than react.



8. How to identify signs of financial abuse

When we think about abuse, we often focus on physical, psychological and verbal abuse. In most cases of physical and psychological abuse, the individual is also suffering from financial abuse. Financial abuse is seldom found on its own but it is also the most common reason for an abused partner to stay in or return to an abusive relationship. Controlling someone's money and access to it is a common method to exert dominance, control and fear in the individual.

Financial abuse can happen to anyone the abuser could be a partner, a family member, a carer or a friend. Financial abuse is also very common in the elderly who are often vulnerable and dependent on others for assistance with financial decisions.

What are the signs of a financially abusive person?

There are a number of ways that someone can be abused financially including:

1. Controlling access to money

- Refuses to provide enough money for living expenses or costs to provide for children
- Restricts access to cash, bank accounts or credit cards
- Requires permission before allowing you to spend money
- Denies access to phone, transport, internet
- Prevents from work or study or training

2. Using money without knowledge or consent

- Forges your signature
- Transfers or withdraws your money
- Using your credit card
- Concealing credit or bank statements
- Uses money for bills or mortgage repayments for other things
- Sells your property without consent

3. Signing of legal documents without knowledge or consent

- Asks / forces you to sign documents without explaining
- Changing of will to benefit them
- Pressures to take out loans or debt on their behalf
- Establishing credit cards in your name without your knowledge
- Doesn't act in your best interests

4. Threatening or punishing

- Guilt if you don't provide money / funds to them
- Isolates you from family or friends if you don't provide money
- Hurts or punishes you if you don't provide money
- Punishes you for spending money
- Threatens to cut you off from money
- Makes you feel inferior when it comes to managing money

So what are some of the warning signs?

It can be very difficult to spot an abusive relationship as the perpetrators are often secretive, manipulative and threaten their partner to conceal their abusive behaviours. Financial abuse is one of the key threats used in these relationships. There are a number of behaviours that may mean someone is exposed to financial abuse. These are often very subtle and may only be picked up if you know the person well. These include:

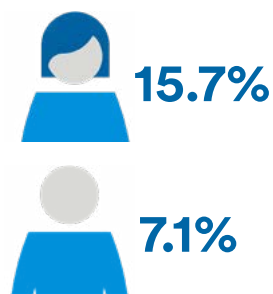
- Taking all instructions from their partner
- Checking with their partner if it is alright to make small purchases e.g. lunch, coffee other small payments
- Being withdrawn or silent during interactions
- Appearing fearful when the abuser is around
- Confusion about how to manage or handle money situations
- Mentioning that an intervention order is in place
- Not having their own credit card
- Mention that they cannot or are not allowed to work or study
- Improper attainment, or misuse of a Power of Attorney or Enduring Power of Attorney
- Loss of financial material e.g. bank books, credit cards, cheque books
- Overhearing conversations about outstanding bills
- Sudden inability to pay bills, rent, buy food or participate in social activities

Other signs to be aware of

Many of these signs will be hard to pick up. As financial abuse is often linked to physical abuse, there are other signs to be aware of and in particular:

- Withdrawing from social events
- Forgetting special events of friends or family
- Not making decisions – even simple ones
- Partners continually checking up on the individual
- Look for any consistent change in behaviour – they could even become “too” happy
- Consider their confidence and their reactions to situations – are they more emotional than previously
- They may say things that degrade themselves and self blame for things like “spending too much on lunch”

2/3 of women affected by family violence are working¹



15.7% of women and 7.1% of men had experienced financial abuse in their lifetime¹



In Australia, on average one woman is killed each week by a current or former partner²

So you suspect an abusive relationship - what do you do?

The worst thing to do is to ignore it. It is often hard to find the right words to say in these situations – start from a position of concern and caring and let the person know that you are worried about them.

It may be appropriate to start with some of the things you have noticed that have changed about their emotions, their interactions or their personality change when their partner is around. It is also ok to ask if everything is ok in the relationship. If you know the person well enough, you should know if you need to take baby steps or can come straight out and confront your concerns. We all respond differently to being asked personal questions. There is no right or wrong way to ask – but once again, don't ignore it and make sure you do ask.

So your suspicions appear to be correct – what next?

The most important piece is to be there for them. If someone confides in you about their relationship, you will need to help them with the next steps. The most complex part of an abusive relationship occurs when the abused party tries to leave. Talk with them, help them make a plan and if you can, get online with them to seek support services and professional help which is readily available. You just need to be there so they know that they are not alone.

It is important to remember that there are a large number of resources that can help people going through abuse – physical, psychological and financial.

Support services for victims of abuse

- **Relationship issues**

[Family Relationship Advice Line](#)

P: 1800 050 321 (8am to 8pm, Mon - Fri; 10am to 4pm, Sat)

- **Crisis support**

[Lifeline](#)

P: 13 11 14 (24 hours)

[Crisis Support Chat](#) (7pm to midnight, Mon - Sun)

- **Family violence, abuse and sexual assault counselling**

[1800RESPECT](#)

P: 1800 737 732 (24 hours)

[1800RESPECT Online Chat](#) (24 hours)

- **Family counselling, mediation and dispute resolution services**

[Relationships Australia](#)

P: 1300 364 277

- **Imminent danger**

Dial 000 and call for police immediately

Support for victims suffering from financial abuse and debt

- **Emergency relief and accommodation**

[Department of Social Services](#)

- **Help if you're struggling with debt**

[National Debt Helpline](#)

P: 1800 007 007 (9.30am to 4.30pm, Mon - Fri)

- **No interest loan scheme - urgent access to loans**

[Moneysmart - no or low interest loans](#)

- **Family counselling and access to other financial support services at no cost**

[Moneysmart](#)



9. How do I have a conversation with my kids about COVID-19?

With children going back to school, there could be a lot of mis-information they are hearing from other children.

A good place to start is learning about COVID-19 from reputable sources, such as the Centres for Disease Control and Prevention (CDC) and the World Health Organization. Get the facts about current federal and state recommendations, and how to protect your family from infection. Then you'll be prepared to talk to your kids support them during a difficult time.

If possible, choose a time when your kids are likely to want to talk, such as at dinner. Ask what they already know, and what questions and concerns they have. Everyone reacts differently, but your kids' questions can guide your discussion.

Listen and answer their questions with facts in a way that they can understand. If you don't know the answer to a question, be honest. Let them know that there are a lot of rumours and false information, and that you'll help them learn the facts. If it's appropriate for their age, you can show

them how to search for the answer on a reliable website.

Frequently talk with your kids to see how they're coping and offer them regular updates as more is learned about COVID-19 and the precautions families should take. Encourage them to express their feelings, letting them know that it's OK to be upset. Also encourage them to come to you with any new questions. This helps build trust.



10. Research methodology

Wave 1

- Online survey conducted 27-31 March 2020
- Sample size of 500 Australians aged 18-65 years

Wave 2

- Online survey conducted 6-11 May 2020
- Sample size of 1,031 Australians aged 18-65 years, including 175 of those working in retail / hospitality (or did so over the past 12 months)
- Additional sample boost of 252 conducted for those in retail and hospitality = total sample size of 427
- Total sample size of 1,283 Australians aged 18-65 years

- Samples nationally represented across age, gender, geography, employment status and marital status
- Research conducted in collaboration with independent research partners, Little Triggers

Please contact your Relationship Manager if you'd like further details about our research.

About MetLife in Australia

MetLife Australia is a leading provider of life insurance, partnering with employers, super funds and financial advisers to help Australians protect the lifestyle they love – and providing help when they need it most. Backed by 152 years of history and a strong global presence, we have the scale and experience to be a valued and trusted partner in business. MetLife protects customers in over 40 countries worldwide, and leads the market in corporate insurance solutions in the US, Latin America, Asia, Europe and the Middle East. MetLife Australia paid over \$504m in claims to policy holders in Australia in 2019 and was the 2019 ANZIIF Life Insurance Company of the Year.

[metlife.com.au](https://www.metlife.com.au)

1. 'Economic abuse between intimate partners in Australia: prevalence, health status, disability and financial stress', Australian and New Zealand Journal of Public Health, Kutin, Russell, Reid, 2017

2. 'Family, domestic and sexual violence in Australia', Australian Government – Australian Institute of Health and Welfare, 2018

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