

Circles of Protection 1,2,3

Financial support when you most need it

MetLife[®]



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Life has many uncertainties, so it makes sense to protect your loved ones as best as you can. Circles of Protection allows you to customize the right protection for your family.

Do you ever wonder:

- What would happen to your dependants if the unthinkable happens to you?
- If you would be able to support your family if you are no longer working?
- If you can afford the expensive medical costs and support you may need?

CIRCLE 1

In the event of an accident leading to Loss of Life or Permanent Total or Partial Disability, Circle 1 takes away financial worries by providing guaranteed payments.

Accidental Loss of Life

Circle 1 ensures that your dependants won't suffer financial hardship. In the event of your Accidental Loss

of Life, a lump sum pay-out ensures that your loved ones will be in a position to meet their financial obligations and cover essential costs like Housing, Household, Education and Healthcare expenses.

Permanent Total Disability

At any given age, the chances of an accident leading to Permanent Total Disability are much higher than the odds of dying. While serious injuries resulting from an accident can cause severe financial problems, Circle 1 protects you and enables you to:

- Meet your financial commitments through guaranteed cash payments;
- Access 25% of the Principal Sum after 6 consecutive months of Permanent Disability;
- Enjoy the balance in equal monthly payments over a period of 3 years

Permanent Partial Disability

Circle 1 provides a cash pay - out to help overcome the effects of becoming partially disabled due to an accident.



Eligibility

Circle 1 is available to employed persons / unemployed spouses between the ages of 18 - 66 and children between the ages of 1 - 19 years, or 23 years if full-time students.

CIRCLE 2

Accident Disability Income (Weekly Benefit)

Accidents often result in a temporary inability to work, and earn an income. In such circumstances, the Accident Disability Income will provide you sufficient funds to meet your day to day commitments.

This benefit helps replace your lost income by giving you a weekly payout from day one of your disability for up to 2 full years.

You will receive up to 75% of your earnings every week, while not exceeding 7.50 per 1000 of Circle 1's cover. Weekly Accident Disability Income Benefit is only available with Circle 1, to employed individuals between the ages of 18 - 66.

CIRCLE 3

Accident Medical Expense Reimbursement

Accidents usually lead to very expensive medical treatments that often represent a financial burden on you and your family. Circle 3 provides a comprehensive cover for all reasonable, customary and necessary accident-related medical expenses both in and out of hospital ensuring that you get the best possible treatment.

These include:

- Physician visits
- Prescription medicines
- Prosthetic devices
- Ambulance costs
- Physical Therapy
- Medical equipment
- Hospital room and board
- Nursing and Surgical charges

Accident Medical Expense Reimbursement is only available with Circle 1 up to 50% of the Principal Sum.

Eligibility: Same as of Circle 1



Enhance your Circles of protection with Circle 4 Hospital Health Care Plan

CIRCLE 1

Maximum 10 year Single Premium.

24 HOUR 365 DAYS ACCIDENT PROTECTOR				
AD, PPD, PTD				
Benefit Amount & Class		Premium		
		Age 18-59	Age 60 - 66 & Renewals	Dependents: Each Child Age 1- 19 or up to 23 (Applying with parents)
USD 15,000	A	37.50	50.40	26.70
	B	46.88	62.55	
	C	56.25	79.05	
	D	75.00	99.00	
USD 25,000	A	62.50	84.00	44.50
	B	78.13	104.25	
	C	93.75	131.75	
	D	125.00	165.00	
USD 30,000	A	75.00	100.80	53.40
	B	93.75	125.10	
	C	112.50	158.10	
	D	150.00	198.00	
USD 50,000	A	125.00	168.00	89.00
	B	156.25	208.50	
	C	187.50	263.50	
	D	250.00	330.00	
USD 75,000	A	187.50	252.00	133.50
	B	234.38	312.75	
	C	281.25	395.25	
	D	375.00	495.00	
USD 100,000	A	250.00	336.00	
	B	312.50	417.00	
	C	375.00	527.00	
	D	500.00	660.00	
USD 150,000	A	375.00	504.00	
	B	468.75	625.50	
	C	562.50	790.50	
	D	750.00	990.00	
USD 200,000	A	500.00	672.00	
	B	625.00	834.00	
	C	750.00	1,054.00	
	D	1,000.00	1,320.00	
USD 250,000	A	625.00	840.00	
	B	781.25	1,042.50	
	C	937.50	1,317.50	
	D	1,250.00	1,650.00	
USD 500,000	A	1,250.00	1,680.00	
	B	1,562.50	2,085.00	
	C	1,875.00	2,635.00	
	D	2,500.00	3,300.00	

Maximum benefit amount is USD 500,000

CIRCLE 2

Available on Annual basis only.

(OPTIONAL) ACCIDENT WEEKLY INDEMNITY			
Pays from Day 1 up to 104 Weeks			
Benefit Amount & Class		Premium	
		Age 18-59	Age 60 - 66 & Renewals
USD 75	A	29.25	39.00
	B	34.13	48.75
	C	43.88	63.38
	D	58.50	87.75
USD 115	A	44.85	59.80
	B	52.33	74.75
	C	67.28	97.18
	D	89.70	134.55
USD 190	A	74.10	98.80
	B	86.45	123.50
	C	111.15	160.55
	D	148.20	222.30
USD 225	A	87.75	117.00
	B	102.38	146.25
	C	131.63	190.13
	D	175.50	263.25
USD 375	A	146.25	195.00
	B	170.63	243.75
	C	219.38	316.88
	D	292.50	438.75
USD 560	A	218.40	291.20
	B	254.80	364.00
	C	327.60	473.20
	D	436.80	655.20
USD 750	A	292.50	390.00
	B	341.25	487.50
	C	438.75	633.75
	D	585.00	877.50
USD 1000	A	429.00	572.00
	B	500.50	715.00
	C	643.50	929.50
	D	858.00	1287.00
USD 1500	A	643.50	858.00
	B	750.75	1072.50
	C	965.25	1394.25
	D	1287.00	1930.50

- Amount not to Exceed 7.50 per 1000 of Circle 1 and 75% of Basic Weekly Earning.
 - Not available to unemployed persons, Offshore Workers, Policemen & Armed Forces.

CIRCLE 3

Maximum 10 Year Single Premium

(OPTIONAL) ACCIDENT MEDICAL EXPENSE REIMBURSEMENT			
Benefit Amount & Class		Premium per Person Age 1-66 & Renewals	
USD 500	A	13.75	
	B	16.50	
	C	20.35	
	D	25.30	
USD 1,000	A	22.00	
	B	26.13	
	C	31.35	
	D	39.05	
USD 2,000	A	38.50	
	B	45.65	
	C	53.35	
	D	66.55	
USD 3,000	A	55.00	
	B	64.63	
	C	75.35	
	D	94.05	
USD 5,000	A	88.00	
	B	103.13	
	C	119.35	
	D	149.05	
USD 6,000	A	132.00	
	B	165.00	
	C	244.20	
	D	303.60	
USD 7,500	A	165.00	
	B	206.25	
	C	305.25	
	D	379.50	
USD 10,000	A	220.00	
	B	275.00	
	C	407.00	
	D	506.00	
USD 15,000	A	330.00	
	B	412.50	
	C	610.50	
	D	759.00	
USD 20,000	A	440.00	
	B	550.00	
	C	814.00	
	D	1012.00	
USD 30,000	A	495.00	
	B	627.00	
	C	924.00	
	D	1155.00	
USD 40,000	A	660.00	
	B	836.00	
	C	1232.00	
	D	1540.00	
USD 50,000	A	825.00	
	B	1045.00	
	C	1540.00	
	D	1925.00	

Amount Per Person not to Exceed 50% of Circle 1

A POLICY FEE OF USD 5.00 (Annual Policy) OR USD 15 (Single Premium Policy) WILL BE COLLECTED ALONG WITH YOUR APPLICATION

ENJOY VALUABLE DISCOUNTS WITH SINGLE PREMIUM PLAN PAYMENTS

3 YEAR PLAN - 5%

5 YEAR PLAN - 10%

7 YEAR PLAN - 15%

10 YEAR PLAN - 20%

Age at entry for Single Premium

Mode	Adults	Children (Applying with Parents)	Mode	Adults	Children (Applying with Parents)
3 years	18 - 66	1 - 21	7 years	18 - 63	1 - 17
5 years	18 - 65	1 - 19	10 years	18 - 60	1 - 14



OPTIONAL ADDITIONAL PROTECTION

1) War Risk Coverage (Optional with Circle 1 & Circle 3) (Available on Annual Mode only)

With this option, you can waive the exclusion and include the coverage in case of death or injury as a result of Passive War or similar events, such as invasion, civil commotion, civil war, strike etc...

Coverage amount should not exceed that of Circle 1's or Circle 3's face amount.

PREMIUM RATES	
War AD, PPD, PTD: (Optional with Circle 1)	0.75 per 1000
War AMR: (Optional with Circle 3)	25% of Circle 3's Premium

2) PTD SICKNESS (Optional with Circle 1)

(Available on Annual, 3 or 5 years Single Premium)

	Maximum Amount (Life & P.A. Combined)	Rate
Classes A & B Up to Age 49 Ages 50 - 59	USD 500,000 USD 250,000	1.80 / 1000 2.10 / 1000
Classes C & D Up to Age 49 Ages 50 - 59	USD 500,000 USD 250,000	2.28 / 1000 2.64 / 1000

- Renewable up to age 60.
- Available to unemployed housewives (not to children).
- Amount should not exceed Circle 1's principal sum.
- Maximum amount combines the total including PTD Sickness, PTD Paralysis / Loss of Sight under all Life / P.A. policies.

3) Repatriation Benefit (Optional with Circle 1)

(Available on Annual Mode only)

Minimum Amount USD 1000

Maximum Amount USD 15,000 (up to 20% of Circle 1)

AGE	Up to 34	35-40	41-45	46-50	51-55	56-59
Annual Premium for USD 1000	USD 3.96	USD 5.94	USD 7.92	USD 12.54	USD 19.80	USD 29.04

- Renewable up to age 60.

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