

# DreamSaver

20-year Endowment Plan



**MetLife**<sup>®</sup>




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Whether it is the marriage of your child, buying a house or starting your own business, dreams are worth pursuing. To help you ensure reaching your goals, DreamSaver is designed to grow your savings and turn your dreams – whatever they are - into reality.

## PLAN FOR THE FUTURE IN TOTAL SAFETY

DreamSaver is a plan offering you and your loved ones the guarantees to make your dreams a reality. This plan will not only keep its promise by delivering on your goals but will also ensure that your savings and your family's future well being are both protected against unforeseen circumstances.

## HOW YOUR PLAN WORKS

### Planning for your Future

Close your eyes and envision the future you would like to have. Once you identify how

much you will need, MetLife will help you make sure your goals are reached!

### Saving for your Future

You can select to make contributions over 1 year, 5 years, 10 years or 20 years – and we guarantee that your contributions and benefits won't change over the term of the policy.

### Enjoying your Future

The good news is that you can start enjoying returns as early as the 10<sup>th</sup> policy anniversary and you will keep on receiving a guaranteed annual cash back amount for the remaining 9 years. At the end of the 20 years, you will receive the amount you have targeted at plan inception in addition to any accrued investment bonuses you have accumulated throughout the plan duration.

It's as simple as that.



# Benefits of DreamSaver

## Guaranteed Maturity Benefit

Whatever the economic conditions, DreamSaver is designed to deliver on its commitments. In fact, this “financial crisis proof” plan will never fail to provide you with the amount you have set as your goal. At the end of the 20 years, you will receive your total maturity benefit.

## Guaranteed Annual Cash Back

While designing DreamSaver we kept in mind that tying money to a plan for a very long period might be daunting. That’s why, starting from the 10<sup>th</sup> policy anniversary, you will receive annually 5% of the targeted guaranteed maturity benefit amount. It does not matter how capital markets perform, this annual money back is guaranteed throughout the remaining 10 years and can either be collected annually or invested with MetLife to generate more wealth or enhance your insurance protection.

## Investment Performance Bonuses

Since we believe that customers should benefit when times are favorable, we have made it our policy to pay a bonus when the company’s investment performance is good. Starting from the 3<sup>rd</sup> policy year, when bonuses are declared, they will be credited on each policy anniversary and will earn profit until payout day.

## Valuable Insurance Protection

DreamSaver comes packed with a range of insurance benefits that will make sure that no matter what happens, you and your loved ones will still be able to reach your goals:

### The Life Insurance Cover

In case of the policy owner’s loss of life, DreamSaver will not only pay the beneficiary(ies) the targeted amount that was selected at plan inception but will also reimburse all paid premiums.



| Event   | Benefit Payable  |
|---|--|
| Accidental Death & Dismemberment                  | Lump-sum benefit equal to the guaranteed maturity benefit PLUS<br>A 20-year Annuity benefit equal to 10% of the lump-sum benefit |
| Permanent Total Disability - Accident or Sickness | Lump-sum benefit equal to the guaranteed maturity benefit PLUS<br>A 20-year Annuity benefit equal to 5% of the lump-sum benefit  |

## Stories Like Yours

I'm Roshan, and I live in Abu Dhabi with my wife Suja. Last year, my wife and I agreed to buy the perfect house in our hometown.

With the recent economic downturns still fresh in memory, we were looking for a secured savings product guaranteeing our goals and fitting our budget. In MetLife's DreamSaver, we found a solution that not only provides guaranteed returns but also make sure that our goal is protected through a wide range of insurance benefits.

For the past 5 years, we have been contributing a little over USD 765 per month, we are guaranteed to receive at least USD 100,000 at the maturity of the plan in addition to the USD 50,000 that we will start collecting as a series of annual cash back starting from the 10<sup>th</sup> year onwards.

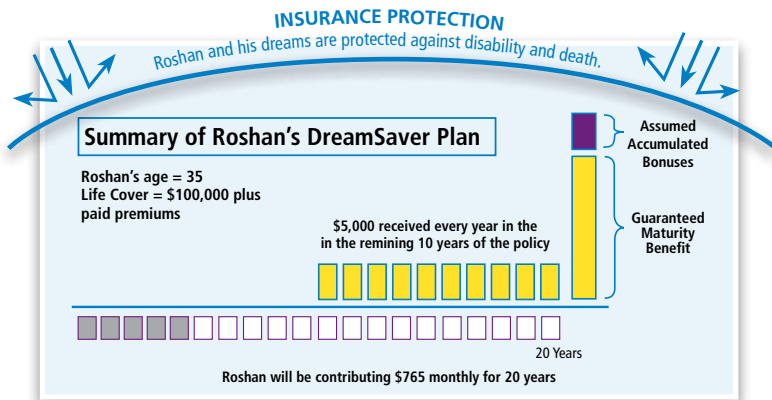
Today, I am confident that I have made the right decision to commit to regular savings and make sure we can afford the house of our dream while also enjoying the peace of mind that in case of my death, my dependants will receive a lump-sum benefit of at least USD 100,000 in addition to a refund of all premiums that I have paid.

### Waiver of Premium on Disability

DreamSaver comes with the benefit of insuring that in case of the policy owner disability, MetLife will continue paying for all the remaining premiums to guarantee that the plan remains in force and that your goals remain unaffected.

### Accidental Death, Dismemberment & Permanent Total Disability due to Accident & Sickness

An accident or sickness are unfortunate and may have long lasting emotional and financial effects. With that in mind, we have designed DreamSaver to include insurance coverage that will protect your dreams from life's misfortunes. The below table summarizes the insurance benefits that DreamSaver offers in the event of Accidental Death and Dismemberment or in the event of Permanent Total Disability due to an Accident or Sickness.



## The Importance of Saving

Saving money is not the most exciting thing to do. It is just the smartest!

The below sets out some facts that demonstrate the importance of preparing for the good and bad.

### Why is it important to save?

- **Life expectancy is on the rise:** There is a growing concern that people may potentially outlive their retirement income
- **Medical Bills can be very expensive:** Financing treatments you need through credit card or loan may put you in debt
- **Retiring on time:** Due to some concerns over funding pensions and social security schemes, Governments are raising the retirement age pushing those who cannot afford to retire on time to work for longer years
- **Living Comfortably:** According to a recent survey, approximately 44% of the respondents are worried that they will not be able to live comfortably during their retirement due to insufficient savings\*
- **Weddings are very expensive:** Average wedding cost not including the cost of engagement rings and honeymoon is around \$21,000 in USA, \$29,500 in United Kingdom, \$25,000 in Pakistan, \$25,000 in India

### Important Questions to Consider

- Are your current arrangements enough to support your future goals?

- Will a weak economy impact your income?
- What would happen if you lose your income?
- Where will your healthcare coverage come from and how much will it cost?
- How are you going to finance your children's education? How about their weddings?

### Facts about the benefits of saving

- Compounding interests make small investments large
- Saving early will mean you will have to work fewer years when you are older
- If you manage to save a 1 million dollar capital while you are working and earning and if you place that amount at a conservative rate of return of 5%, you will get to enjoy a yearly income of \$50,000 per year without having to work an additional day in your life!
- Savings will give you the readiness to meet emergencies - medical or other
- Savings will allow you Invest in personal growth by affording cost of additional education, job training
- Invest in tools to enhance your business

### WHAT SHOULD YOU DO NEXT?

All you need do is tell us how much you want to have in 20 years and we will tailor for you the plan you need. Ask your Insurance Consultant to provide you with an illustration to visualize how DreamSaver will help you reach your goals.

*"This plan is underwritten by American Life Insurance Company (MetLife) and is subject at all times to the terms and conditions of the Plan, Policy and riders issued by MetLife. The information contained in this brochure is intended for general consumer understanding only and does not contain the full terms of the policy. Kindly refer to the policy document for the full terms and conditions."*

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**MetLife is a pioneer of life insurance with a presence of more than 50 years in the Gulf. Through its affiliates in Bahrain, Kuwait, Oman, Qatar and the United Arab Emirates, MetLife offers life, accident and health insurance along with retirement and savings products to individuals and corporations.**

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