

Educare

Education Savings Plan



MetLife[®]



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Providing for your Child's Education

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We all want the best possible future for our children and one of the most effective ways to give them a head start to a great life is through education.

With MetLife's Educare plan, we make saving for your child's future easy. Regular savings coupled with an extensive range of benefits will help you prepare for the costs associated with sending your children off to university.

HOW THE PLAN WORKS

Planning for your Child's Education

With this plan, you have the flexibility to decide on the length of the accumulation period (5 to 18 years) - depending on when your child will start college. At the start of the plan you will also be able to set your 'target semester fee' goal.

How to save for your Child's Education

Educare is a flexible plan that allows you to contribute to the plan through different options:

- Lump sum payment(s)
- 5 or 10 year installment plans
- Installment plan throughout the full term of your accumulation period

Premium payments can be made annually, semi-annually, quarterly or monthly.

Tuition Payment Period

When your child enters college, Educare guarantees that he or she will receive:

- Guaranteed semi-annual payments to help pay for tuition expenses
- A final lump sum payment equal to the final year tuition fees as a head start graduation gift

It's as simple as that.



Benefits of Educare

Educare not only guarantees your ability to afford the cost of higher education but also helps you protect your investment and your child's future. Below are the main plan benefits:

Guaranteed Semi Annual Tuition Payments

Whatever the market condition, the semi-annual payments you have planned to pay for tuition is guaranteed and will increase year after year.

Investment Performance Bonuses

We have made it our policy to pay a bonus to our customers when the company's investment performance is good. Starting from the 3rd policy year, when bonuses are declared, you will be credited on your policy anniversary and earn profit until the plan matures.

Guaranteed Post Graduation Start-up Benefit

In addition to tuition payment, you will receive a generous guaranteed benefit equal to the final year college tuition fee, payable 3 years after graduation.

This benefit can be:

- Received as a single lump sum;
- Used to buy insurance or to be re-invested in the plan;
- Used as a combination of both.

Valuable Insurance Protection

It's reassuring to know that Educare comes with a wide range of benefits that guarantee your child's education plans continue, even if life's unexpected mishaps strike.



Insurance Protection for the Payer:

Waiver of Premium in case of Death or Disability

This benefit ensures all remaining premiums will continue to be paid by MetLife in the unfortunate event of the policy owner's loss of life or disability. This way, we guarantee the child's education plans won't suddenly be interrupted.

Critical Illness Insurance

Treating a critical illness can be expensive and often impacts a family's future. To ensure that your child's education expenses are covered no matter what happens, Educare comes with an insurance protection that provides five (5) annual payments upon diagnosis of a covered critical illness. This valuable benefit protects your child's pre-college education and maximizes his or her chance to attend the University of his or her dreams.

NOTE: Each annual payment is equal to the first semester tuition amount selected at plan inception.

Accidental Death, Dismemberment + Disability due to Accident or Sickness:

In case of the policy payer's loss of life or in case of permanent disability due to an accident or sickness, Educare will provide:

- A lump-sum payment of all the benefits Educare offers. (The sum of 8 guaranteed tuitions and Post graduation benefit) and/or
- Five (5) Annual Payments each in the amount of first semester tuition

Optional Insurance Protection for the Child:

Child Care

This supplementary benefit provides a comprehensive cover including Accident Medical Expense Reimbursement, Daily In-hospital Income, Monthly Cash Benefit for 20 years, Education Allowance for 10 years, Telemedicine as well as indemnities in case of dismemberment along with insurance coverage while traveling abroad.



Facts and Statistics About Tuition Fees

WHY IS IT IMPORTANT TO PLAN FOR YOUR CHILD'S EDUCATION?

Personal growth and expanded horizons are reason enough to send a child to college, but there are more practical considerations as well. College graduates have more jobs to choose from and they generally make more money than people who only have a high school education. That makes a college education very important for your child's future- but it's easier said than done.

WHY IS EDUCARE THE PERFECT PLAN FOR YOU?

With a goal as important as your child's education, you should be looking into an investment strategy that will guarantee you reach your goal. Educare will help you:

- Achieve a systematic approach to saving
- Ensure that your investment will keep on earning interest
- Make sure that your child's college education goes as planned even with life's unexpected twists and turns.

STORIES LIKE YOURS

I'm Jeffrey. I'm 30 years old and currently living in Dubai with my wife and my 4 year old son, Tyson.

Tyson is a bright kid and given the chance, I think he could turn out to be someone really special. When Tyson was 3, I decided to make sure he could reach his full potential, even if something happens to me. I decided to take out a 15 year Educare Plan with MetLife and started contributing to the plan annually.

With an Educare plan, Tyson's higher education will provide him with a total guaranteed amount of USD 92,000 - payable in 8 portions.

That's not all; Educare will also guarantee that Tyson receives an additional USD 26,000 three years after his graduation. With this money he can pursue a graduate degree, invest in a home or even buy his dad a retirement gift!

The table below summarizes the Educare Plan Jeffrey has secured for Tyson:

Accumulation Period: 15

Annual Premium Amount: USD 8,113

Year	Guaranteed Amounts
1 st year of College	USD 20,000 annually
2 nd year of College	USD 22,000 annually
3 rd year of College	USD 24,000 annually
4 th year of College	USD 26,000 annually
3 years after graduation	USD 26,000 lump sum
TOTAL	USD 118,000

WHAT SHOULD YOU DO NEXT?

All you need to do is let us know the target you have set for your child's education and we will customize an Educare Plan that suits your needs and helps your child achieve his or her dreams.

Ask a MetLife Insurance Consultant to provide you with an illustration that demonstrates how Educare can help you reach your goals and give your children the best start in life.



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