

Forever

A lifetime promise of financial security



MetLife[®]



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HELP WHEN YOU MOST NEED IT

Providing financial support for our family is a responsibility we all take very seriously; however, sometimes life can be cruel and makes it very difficult to keep the promise of providing our loved ones with the security of a shelter over their head and food on their table. Today, you may feel healthy but no one knows what tomorrow may bring. Giving yourself and your family a financial safety net should the unexpected happen to you is now very easy. In fact, for a small cost of under USD 1 a day, you can promise your family an income of USD 1,000 per month for a guaranteed minimum period of 20 years in case an illness or accident prevent you from working.

Make your Forever promise today and provide your family with the protection they need.

Benefits of Forever

Benefit Period

The promised monthly benefit will be paid for the insured's lifetime with a minimum guaranteed benefit period of 240 months (20 years). Should the insured outlive the guaranteed period, MetLife will continue to pay the monthly income as long he or she is alive. In the event of the insured's death during the guaranteed 20 years, the designated beneficiary will keep on receiving the income for the remainder of that period.

Permanent Total Disability due to Accident or Sickness

Some injuries and sicknesses may lead to permanent total disability and can have a huge impact on families' financial well-being. With Forever Plan, you can make sure that if such regretful events happen, you and your family will still be able to cope with financial hardship resulting from loss of income.

Permanent Partial Disability due to Accident or Sickness

When an injury or sickness results in permanent partial disability within 180 days from the date of the accident or the sickness, the Forever Plan will help families maintain their standard of living by paying a guaranteed monthly benefit or a percentage of the monthly benefit as per the below schedule of benefits.

PERMANENT LOSS OF	% OF MONTHLY BENEFIT
Both Hands	100%
Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
Either Hand or Foot and Sight of One Eye	100%
Speech	100%
Hearing in Both Ears	100%
Either Hand or Foot	50%
Sight of One Eye	50%
Thumb & Index Fingers	25%

* In case of the occurrence of more than one of the losses specified above, MetLife will establish the payable amount by adding the indemnity corresponding to each single loss up to a maximum limit of 100% of the selected monthly benefit.

ANNUAL PREMIUM (IN USD)										
Monthly Benefit	3000	2500	2250	2000	1750	1500	1250	1000	750	500
Class A	1049	874	787	699	612	525	437	350	262	N/A
Class B	1165	971	874	777	680	582	485	388	291	194
Class C										270

3 YEARS SINGLE PREMIUM (IN USD)											
Monthly Benefit	3000	2500	2250	2000	1750	1500	1250	1000	750	500	250
Class A	2990	2492	2242	1993	1744	1495	1246	997	747	498	N/A
Class B	3320	2767	2490	2213	1937	1660	1383	1107	830	553	N/A
Class C										770	385
Class D											440

5 YEARS SINGLE PREMIUM (IN USD)											
Monthly Benefit	3000	2500	2250	2000	1750	1500	1250	1000	750	500	250
Class A	4721	3934	3541	3147	2754	2360	1967	1574	1180	787	393
Class B	5242	4368	3932	3495	3058	2621	2184	1747	1311	874	437
Class C										1217	608
Class D											695

Premiums are from age 18 - 59; renewal up to age 65 for 50% of the Monthly Benefit at the same premium.

A policy of USD 5 (Annual Policy) or USD 15 (Single Premium Policy) applies to each application.

Class A: Individuals in non-hazardous occupations with office duties.

Class B: Individuals facing limited exposure to occupational hazards with travel, superintending, engineering duties etc.

Class C: Individuals with occupational hazards, such as industrial workers, most of whom are skilled workers, using machinery. Also found in this group: farmers, tradesmen, retail delivery clerks, drivers, masons, carpenters etc.

Class D: Individuals with occupational hazards such as industrial workers using heavy machinery or unskilled laborers. Occupations also found in this group are: firemen and delivery clerks using motorcycles.

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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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