

Gemstone

Taking charge of your future prosperity



MetLife[®]



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LET YOUR MONEY WORK FOR YOU

Smart financial planning begins with proper consideration of your financial goals and how they fit into your attitude to risk. With constantly evolving circumstances, managing and optimizing savings may be a very complex exercise. To help those who lack the time to make the most of their savings, MetLife has designed a plan offering a choice of funds and empowering individuals to select the strategy that best suits their needs and financial aspirations.

KEY BENEFITS OF GEMSTONE

Wealth Creation

With Gemstone, the process of accumulating money starts as soon as your policy is issued

giving you a clear path towards the future you are aiming to have. Making regular contributions will help you benefit from the dollar cost averaging which results in buying more units when prices are low and fewer when prices are high.

Maximum Flexibility

Gemstone can be fine tuned to suit constantly changing circumstances. In fact, you will have the flexibility of building wealth by selecting the strategy that best suit your needs.

Wealth Protection

Gemstone gives you the option to invest your contributions in MetLife's guaranteed investment account and protect your wealth when markets are on the downside.



YOUR INVESTMENTS, YOUR CHOICES

Gemstone offers a choice of a competitive fund selection and a range of investment choices which stem from three fundamental investment strategies. Once you determine the strategy that best fits your needs, your contributions will be invested in your choice of funds and managed by professional fund managers.

Conservative Strategy

The funds under the Conservative Strategy might be the suitable choice for a cautious investor. It seeks lower risk returns by means of investments primarily in fixed income securities. This strategy offers a range of sub-accounts backed by international mutual funds or securities

consistent with the Conservative Strategy goals and parameters.

The Conservative Strategy also offers the opportunity to invest in the MetLife Guaranteed Return account (GRA) which promises a fixed minimum rate of return to protect you from unexpected market fluctuations.

Balanced Strategy

The Balanced Strategy seeks capital growth through a combination of different types of investments. A large proportion of the fund is invested in Government backed international securities and the balance is invested in stocks. The spread and variety of investments aims to achieve a prudent balance between risk and reward.



Aggressive Strategy

The Aggressive Strategy seeks to provide you with capital growth mainly through diverse investment choices amongst the Equity Funds. This strategy may provide higher returns associated with greater investment risk when compared to other strategies.

TRANSFER BETWEEN STRATEGIES

Following your first policy anniversary, you are entitled to make up to 4 FREE transfers per year and move your investments from one fund to another. This flexibility will help you tailor your investment strategy to your needs as well as to the evolving investment climate. Subject to terms and conditions.

ADDITIONAL BENEFITS OF GEMSTONE

Access To Cash Should You Need It

It's always reassuring to know that you can access money quickly should the need arise. In fact, to meet a temporary financial need, you may:

- Take a loan for up to 80% of the Net Cash Surrender Value after the second policy year.
- Partially withdraw money after the first policy year

However, to gain the projected benefits from the plan, it is recommended that you give your investments the time to grow.



ELIGIBILITY

- Minimum deposits can be as low as \$200 on standalone basis.
- Excess deposits, over regular premium, will be subject to terms and conditions.
- Premiums and policy proceeds will be denominated in U.S. Currency.
- Gemstone is available to individuals aged between 1 month and 85 years.
- The plan is designed to mature on the policy anniversary following the client's 100th birthday.
- Premium Paying Term: 1 to 20 years.

PREMIUM TERM (IN YEARS)	MINIMUM ANNUAL PREMIUM (US \$)
1	12,000
2 – 4	9,600
5 – 7	7,200
8 – 20	2,400

STORIES LIKE YOURS

Hi, I'm Nashat. I live in Abu Dhabi with my wife and two kids. My goal is to secure my family's future

by building a nest-egg that can be used to provide my children with the education they deserve while ensuring that my wife and I will be able to afford a comfortable retirement in our dream home. In Gemstone I found a flexible product that will allow me to reach these goals while enjoying multiple features such as tailoring my funds allocation to the prevailing investment climate and accessing cash when I most need it.

WHAT SHOULD YOU DO NEXT?

Ask your Insurance Consultant to provide you with an illustration to visualize how Gemstone will help you reach your goals and protect your loved ones.

"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.

For more information, visit www.metlife.com

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