

# LifeCare

Increasing Whole Life



**MetLife**<sup>®</sup>



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Growing Security for Life

A photograph of a woman with long brown hair and a young girl with long blonde hair, both smiling and hugging each other. The woman is on the left, leaning towards the girl on the right. They are outdoors, with a blurred green background suggesting foliage.

# LifeCare

## Growing Security for Life

We all take pride in working hard, starting a family, paying our mortgage and saving for the children's education. However, our ability to successfully provide for our dependents the life they deserve is threatened by life's uncertainties.

Since you cannot foretell what tomorrow may bring, we are providing you with the tool that will make sure your family's standard of living is protected during your lifetime and thereafter.

### **LifeCare takes care of the lives of your loved ones**

With Life Care, you have access to the most suited form of life insurance which provides you and your loved ones with guaranteed lifelong protection as well as an increasing cash value that will help your family afford the luxuries they've always dreamed of having.

### **HOW YOUR PLAN WORKS**

- You assess how much your family may need in case of your unfortunate death and tell us the life cover benefit you would like to guarantee
- You Select the contribution period that suits you and your circumstances – Single Premium, 5 years, 10 years, 20 years or Whole of Life
- Starting on the 10<sup>th</sup> policy anniversary, you begin enjoying a Guaranteed Annual Cash Back for as long as you live
- You remain covered for as long as you live while enjoying a life insurance benefit that increases every 5 years

It's as simple as that.



# Benefits of LifeCare

## Lifetime Protection

LifeCare gives you the total peace of mind that only comes with knowing your family members will be able to maintain their standard of living if you are no longer here to provide for them. While money will never replace you, it will help compensate for the loss of your income and will help cover your outstanding debts, children's education fund, etc.

## Valuable Insurance Protection

LifeCare does exactly what it says – it takes care of you and your loved ones throughout your lives. In addition to the basic life cover, this plan comes packed with a range of insurance protections that secure your family's future. The below table summarizes the level of protection that comes with LifeCare in the event of unforeseen events such as accidents or illnesses:

Event	Benefit Payable
Accidental Death & Dismemberment	Lump-sum benefit equal to the guaranteed life cover you have selected at the inception of the plan PLUS 20 Annual installments equal 4% of the lump-sum benefit
Permanent Total Disability - Accident or Sickness	Lump-sum benefit equal to the guaranteed life cover amount you have selected at the inception of the plan + 20 Annual installments equal 2% of the lump-sum benefit

## Waiver of Premium on Disability

LifeCare 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 family remains covered.



### **Guaranteed Cash Values and Increasing Life Insurance Benefit**

In case of loss of life of the policy owner during the first five years, LifeCare provides 100% of the basic life insurance benefit you selected at plan inception. This benefit is guaranteed to keep on increasing by increments of 10% of the original life cover amount every 5 years. Overtime, your life insurance can increase up to \$200 of your initial life cover regardless of your health condition during that period.

### **Guaranteed Annual Cash-back**

From the 10<sup>th</sup> policy anniversary onwards, you will be receiving on annual basis, 2% of the basic life cover you have chosen at plan inception – and you are guaranteed to keep on receiving it for as long as you live whether markets rise or fall. You can also tailor this benefit to suit your needs by either collecting it

annually on the date you select, or investing it with MetLife.

### **Investment Performance Bonuses**

Since we believe that our 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 to your account value and will be paid out along with the death benefit or at the surrender of the policy.

### **Guaranteed Leveled Premium**

The lifetime peace of mind, guaranteed cash value build-up, guaranteed annual cash-back, increasing life cover amount and the investment performance bonuses will all be offered at a premium that is guaranteed to remain the same throughout the life of the policy.

# Stories Like Yours

## Meet Rishi, who took a LifeCare policy 19 years ago:

My name is Rishi, and I used to take each day as it came. Then one evening, 20 years ago, a horrific accident I witnessed on my way to Abu Dhabi made me realize how fragile life can be. I have immediately started looking for an insurance product that will provide me with the peace of mind that comes with knowing that my family will still be able to afford life if by God's will I am no longer here to provide with them.

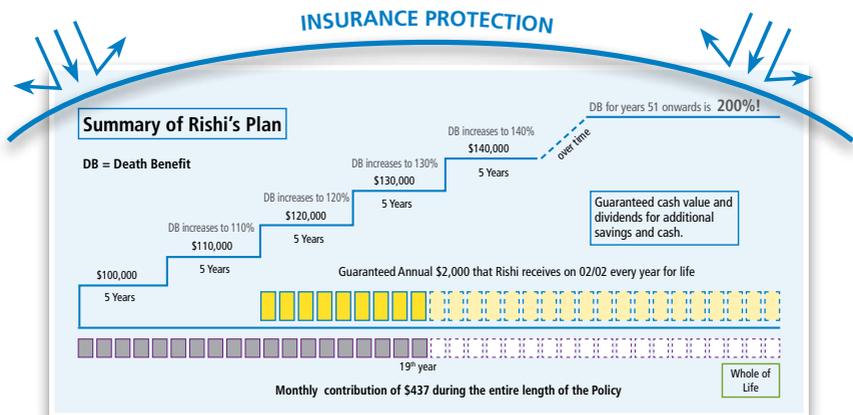
In LifeCare, I found the optimal solution for my family's protection needs: In fact by paying a monthly premium of \$437, I am guaranteeing that in the event of my death, my wife will have instant access to a cash lump sum that will help her pay for our outstanding mortgage while also keep on funding our kid's education fund. Today our LifeCare Plan has been in force for 19 years and the initial \$100,000 basic life cover I selected 19 years ago has automatically increased to \$130,000 and is guaranteed to grow to \$140,000 in few months without me having to pay any increase in premium and irrespective of my health condition!

What has made my decision to select this plan much easier is the fact that while this plan is protecting my family in case of my death, it was also providing a comprehensive accidental insurance and is allowing us to build-up a cash value in addition to the \$2,000 we have been receiving for the past 9 years and will keep on receiving for as long as I live.



## WHAT SHOULD YOU DO NEXT?

Ask your Insurance Consultant to provide you with an illustration to visualize how LifeCare will protect your family and provide you with the peace of mind every breadwinner deserves!



*"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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