

Term Insurance

Let your loved ones dreams come true



MetLife[®]



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Since no one can predict what the future holds, it is vital that we plan for all eventualities. Now, for a relatively low cost, you can make sure that your loved ones will be provided for in case the unexpected happens to you. If maintaining your family's standards of living when you are no longer here is your concern, then, Term Insurance is the plan you are looking for.

HOW THE PLAN WORKS

With Term Insurance Plan, you can rest assured that your family and loved ones are financially protected should the unthinkable

happen to you. The plan does not build cash values, it provides your loved ones with a lump sum cash amount should the unexpected happens to you. All you need to do is:

- Assess how much your family may need in case of your unfortunate loss.
- Select the contribution period you feel suits you and your circumstances best.
- Select the currency you wish to contribute with: USD, GBP or EURO.
- Add additional coverage to your existing policy such as Permanent Total Disability, Accident Death Benefits.



Benefits of Term Insurance

Life Insurance Protection

With the option of life coverage up to USD 5 Million, your loved ones will be able to meet their financial obligations.

Affordability

Term Insurance provides high coverage levels at the lowest costs. Through topping-up your existing coverage you can provide your family with more financial protection.

Multi-currency

With Term Insurance, you have the choice of selecting among the three major currencies. The policy is available in either USD, GBP or EURO. Should the unfortunate happen to you, your family will receive the selected lump sum in the currency you selected at the policy inception.

Valuable addition to your family's Financial Planning

Term Insurance provides an affordable solution to cover an existing financial commitment like a loan and ensure that your family can pay-off all of your liabilities if the unforeseen happens to you.

Valuable addition to your Business

Term Insurance can be used as a staff retention tool by providing your key employees with the coverage they deserve.

Flexibility in customizing your plan

You can easily tailor-make the plan to your unique needs by adding valuable supplemental benefits such as Forever benefit, Permanent Total Disability insurance, Waiver of Premium, Accidental Death Benefit and Personal Accident on Life insurance.



SELECT YOUR PLAN

5 Years Renewable Terms

With the 5 Years Renewable Term, you can enjoy coverage for a fixed short period with the guaranteed right to renew the policy for the same cover and the same duration without the need to provide evidence of good health. The plan can be renewed every 5 years up to age 75 and renewal premiums will be calculated on the basis of attained age. However, any increase in coverage will require satisfactory medical evidence.

Convertibility

The 5 Years Renewable Term can be converted at anytime during the first 10 policy years to a permanent plan such as Whole Life or Endowment plans.

Level Term

Level Term Insurance offers the flexibility to pay premiums over 10, 15, 20 and 25 years or from the age of 55 to 75 with fixed premium throughout the term of the policy

"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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STORIES LIKE YOURS

KEY FACTS ABOUT THE TERM INSURANCE PLAN

	MINIMUM PREMIUM		
	USD	GBP	EURO
Annual	200	120	160
Semi Annual	104	62.40	83.20
Quarterly	54	32.40	43.20
Monthly	18	10.80	14.40

AGE LIMITS	
Minimum Entry Age: 20	Maximum Entry Age: 65

POLICY TERMINATION
When the insured reaches his 75 th birthday, on the expiry date of the contract shown on the policy documentation. If any premium is not paid by the end of the grace period of 30 days after due date

COVERAGE LIMITS	
Minimum coverage amount	Maximum coverage amount
USD 50,000	USD 5 Million
GBP 30,000	GBP 3 Million
EURO 40,000	EURO 4 Million

My name is Rashid. I have been living in Dubai with my family for almost 11 years now. Like most young couples, my wife and I tried to enjoy our daily lives without giving any consideration to the future. This hasn't changed with our new born child. The loans kept on increasing and our expenses barely equaled our income. All this changed the day my cousin passed away. He was only 40 years old.

That time I realized how short life can be. As I offered my financial services to my cousin's wife, who was at that time without any employment, I was surprised by the fact that she didn't need any. She was expecting a lump sum payment of USD 2 million. My cousin got a Term Insurance policy from MetLife 4 years ago... and that coverage didn't affect his daily expenses much!

In fact, to get a USD 2 million life coverage for his family for a period of 25 years, he had to pay only USD 246 per month! A simple contribution got him and his loved ones the needed peace of mind. Term Insurance gives you the chance to get high coverage at the lowest cost. I have a Term Insurance now and this has bought serenity to my family.

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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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