

Vision for Life


Take charge of your financial planning

MetLife[®]



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We always hear about the importance of saving for the future, planning for our children's education or for our Golden years. Whatever your goals are, with VISION FOR LIFE, MetLife introduces the perfect solution to select the protection level and investment strategy best suited to your needs. This plan's extensive features and benefits will not only ensure a systematic and disciplined approach to wealth creation but also provide you with the insurance protection you and your loved ones need.

KEY FEATURES AND BENEFITS

Superb Investment Opportunity

Vision for Life offers you a range of investment strategies that would match your needs and financial aspirations.

Protection For Your Family

Vision for Life provides a generous level of life cover to protect your family's financial independence should the unthinkable happen to you.

Premium Payment Bonus

In addition to investment returns, policy owners who pay their target premiums during the first 15 years will receive a generous bonus on the 5th, 10th and 15th policy anniversaries. These Bonuses will measurably increase your account value.

Maximum Flexibility

In order to help you cope with your ever changing circumstances, Vision for Life comes with the flexibility that helps you tailor-make the plan to your specific needs. In fact, subject to policy terms, you are entitled to:

- Increase your life cover amount after the 2nd policy year
- Reduce your life cover after the 5th year
- Change your regular premiums
- Invest additional single premiums at any time



ACCESS TO CASH SHOULD YOU NEED IT

It's always reassuring to know that you can access money quickly should the need arise. With Vision for Life, you are entitled to two partial surrenders per year as well as a loan of up to 80% of the Net Cash surrender value subject to T&C.

** Surrender charges may apply and accessing cash will reduce your account value and coverage.*

VALUABLE PENSION BENEFIT

Instead of receiving your account value in a lump sum, you may select to receive a regular monthly income for your lifetime subject to a minimum guaranteed period of 20 years. The monthly income will be paid to you for as long as you live and in the regretful event of your death during the guaranteed period, your dependents will continue to receive your monthly income for the remainder of that guaranteed period.

OPTIONAL INSURANCE PROTECTION

In addition to the Death Benefit cover, Vision for Life also provides the option of customizing your plan by adding other affordable insurance protection with a comprehensive range of benefits such as Waiver of Premium, Spouse Pension Rider, Accident Care, Weekly Income accelerated Critical illness and many more. Ask your Insurance Consultant about ways to enhance your coverage.

Your Investment Choices With Vision For Life

Vision for Life will give you access to a range of investment choices which stem from three fundamental investment strategies. Based on your financial objectives and risk tolerance, you will have the freedom to select from one or a combination of the investment strategies described below:



CONSERVATIVE STRATEGY

This strategy might be the most suitable strategy for cautious investors and will provide the option to invest in:

- High grade fixed income instruments and government backed securities
- MetLife Guaranteed Return Account (GRA) which promises a fixed minimum rate of return to protect your investments from unexpected market fluctuations.

BALANCED STRATEGY

The Balanced Strategy seeks capital growth through a combination of different types of investments. A proportion of your contributions 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 long term capital growth mainly through investing in equity funds and is appropriate for investors who are willing to take a higher risk to produce a higher potential returns.

Transfer Between Strategies

Following your first year 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.

Enjoy myMetLife, online access to view, manage and pay your policies, 24 hours a day, 365 days a year



STORIES LIKE YOURS

My name is George, I am a 35 year old Assistant Manager. I was looking for an investment product that provides me with the opportunity to accumulate wealth while providing my wife and two kids with the insurance protection that will ensure their financial independence if I am no longer with them. I chose Vision for Life because it not only provides me with a guaranteed life cover but also empowers me to select the investment strategy that best fits my financial aspirations. Additional features like the ability to select an annuity option for my golden years and the flexibility to customize my plan with additional affordable protection make Vision for Life a plan that allows me to envision a future of financial security for me and my family. Investing in this plan this early will allow me to afford sending my kids to college abroad while securing a steady income for my retirement.

WHAT SHOULD YOU DO NEXT?

Ask your Insurance Consultant to provide you with an illustration to visualize how Vision for Life 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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