

Wealth Protect

Growing security for life



MetLife[®]



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Planning for our future and that of our family is one of the major responsibilities we have. Since we know that planning alone can be an overwhelming exercise, we came up with a comprehensive and affordable financial solution that will help you achieve a disciplined approach to wealth creation while ensuring that your plan is complemented with a generous insurance protection that guarantees your family's financial wellbeing no matter what happens.

HOW THE PLAN WORKS

PLANNING FOR YOUR FUTURE:

- Just close your eyes, envision the goals you want to achieve and then decide how much you would like to set aside and invest on a regular basis.
- You will have the ability to tailor-make this Plan to suit your own requirements by selecting the life insurance benefit your family requires, the currency in which you would like to invest (USD, GBP or EURO) and the investment strategy that suits your financial aspirations.*

- Wealth Protect also gives you the choice of selecting to make contributions over 5 years, 10 years, 15 years, 20 years or up until your 95th birthday.

SAVING FOR YOUR FUTURE:

Now that Wealth Protect is personalized to your preferences, all you need to do is stick to your plan and enjoy the peace of mind that comes with knowing that you are investing for your future while covering your family with the guaranteed life insurance benefit this plan provides.

ENJOYING YOUR FUTURE:

At Maturity of the plan, access your accumulated funds and make your dream a reality – whether it is starting your own business, buying your dream home or traveling the world, Wealth Protect helps you reach your goals!

** In order to meet the regulatory requirements in Oman, Wealth Protect will be offered in USD currency with 40% of the premiums allocated to the Guaranteed Return Account (GRA).*



BENEFITS OF WEALTH PROTECT

GUARANTEED LIFE INSURANCE BENEFIT

Life insurance is a very important aspect of your family's safety. In fact, in the event of unfortunate loss of life, it would help make up for your lost income, fund your child's education, payoff your debt and more.

Wealth Protect provides you with a generous life insurance benefit that guarantees your family's ability to maintain their lifestyle if you are no longer here to provide for them. At plan inception, you will have two benefits options to select from:

- Life Insurance Benefit of up to USD 10,000,000 or the Account Value whichever is higher.
- Life Insurance Benefit of up to USD 10,000,000 and (+) Account Value.

Under Wealth Protect, Life Insurance Benefits range from USD 250,000 to USD 10,000,000.

INVESTMENT OPPORTUNITY

Wealth Protect also gives you the chance to reach your desired savings by investing in one or a combination of the various investment strategies that

MetLife offers. In fact, depending on your attitude to investment risk, you may select among the diverse funds available under our conservative, balanced and aggressive strategies. Description of the investment strategies is provided overleaf.

MAXIMUM FLEXIBILITY

In order to help you cope with your ever changing circumstances, Wealth Protect 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

ACCESS TO CASH SHOULD YOU NEED IT

It's always reassuring to know that you can access money quickly should the need arise. With Wealth Protect, 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 Terms & Conditions.

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



Personal Accident Benefit: While serious injuries or loss of life resulting from an accident can cause severe financial and emotional problems, this benefit would ensure that in the event of such events you and your loved ones are financially protected.

VALUABLE PENSION BENEFIT

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

YOUR INVESTMENT CHOICES

Wealth Protect 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's 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.

Note: In order to meet the regulatory requirements in Oman, MetLife will allocate 40% of the premiums to the Guaranteed Return Account (GRA).

VALUABLE OPTIONAL INSURANCE PROTECTION:

You may further customize your plan and enhance it by selecting from the below valuable insurance protection benefits:

Waiver of Premium on Disability: In case of unfortunate disability, MetLife will continue paying for all the remaining premiums to guarantee that the plan remains in force and that your goals remain unaffected.

Level Term Benefit: This supplementary benefit enhances your life insurance coverage with an additional lump sum payment of up to USD 2 Million paid to your beneficiaries along with the guaranteed life insurance benefit you have initially selected.

Income Benefit Rider: This benefit provides your beneficiaries with access to a monthly income that would help your dependants cope with the loss of your income in the event of your passing within the selected term and for the remaining period.

Spouse Term Insurance: A lump sum benefit is paid in the regretful event of spouse loss of life within the selected term.



STORIES LIKE YOURS

I am David. I am 35 years old and I live in Dubai with my wife Carol and our new born Twins, Adam and Scott. Being the breadwinner of this young family, one of my goals is to support my dependants financially and make sure they can sustain the lifestyle they are accustomed to.

Wealth Protect allows us to tailor the plan based on our investment needs with a low premium and a potential for good returns without affecting our daily finances. The plan also comes with a sizeable life insurance benefit to ensure my family's protection in case I am no longer there for them.

By contributing an affordable USD 336 on a monthly basis for a period of 10 years, Wealth Protect allows us to invest these funds to help us reach the plans we have set. The Plan even provides us with the peace of mind knowing that, no matter what happens to me,

a USD 500,000 insurance benefit will allow to cover my mortgage, car loan while also providing Carol, Adam and Scott with a highly needed cash to maintain the lifestyle they are accustomed to.

"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."

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

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates (“MetLife”), is a leading global provider of insurance, annuities and employee benefit programs. MetLife holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East.

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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