

# Transfer Between Sub-Accounts and Future Premium Allocation Request Form



**GULF OPERATIONS**

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**INSTRUCTIONS:**

- (a) Complete the **Future Premium Allocation** section if you wish to re-direct future contribution / premiums towards new or existing funds. Your contributions will be allocated as per the selected percentage(s) for the chosen funds.
- (b) Complete the **Transfer Between Sub-Account(s)** section if you wish to transfer your current units to new or existing funds.
- (c) If you need assistance in completing this form, please contact customer service representatives.

**REQUIREMENTS:** (1) Transfer Between Sub-Accounts and Future Premium Allocation Form; (2) Copy of Valid I.D.;

**POLICY DETAILS** (Enter Policy Number and specify type)

Policy No.  Plan Name :

**POLICY OWNER'S DETAILS** (Enter your name as shown in identification document)

First Name  Middle Name  Last Name

Mobile No.  -  -  E-mail

Address Line 1  P.O. Box  City

Address Line 2  Country

Please List all Nationalities: 1)  2)  3)

**RESIDENCY\***

1)  2)  3)

\* **"Residency"** is any place where you may be obliged to file income tax returns as a resident of that jurisdiction.

## Future Premium Allocation Section

I would like to redirect all future net premiums to the following Sub-Account(s):

	Name of Fund	3 Digit Fund Code			Percentage
1					%
2					%
3					%
4					%
5					%
6					%
7					%
8					%
9					%
10					%
<b>Total</b>					100%

Policy Owner's Signature

## Transfer Between Sub-Account Section

I would like to transfer my current unit(s) to the following sub - account(s):

Sub account Transfer	(3 Digit Fund Code)	%
From		
To	(3 Digit Fund Code)	%
1		
2		
3		
4		
5		
<b>Total</b>		100%

Sub account Transfer	(3 Digit Fund Code)	%
From		
To	(3 Digit Fund Code)	%
1		
2		
3		
4		
5		
<b>Total</b>		100%

Sub account Transfer	(3 Digit Fund Code)	%
From		
To	(3 Digit Fund Code)	%
1		
2		
3		
4		
5		
<b>Total</b>		100%

Sub account Transfer	(3 Digit Fund Code)	%
From		
To	(3 Digit Fund Code)	%
1		
2		
3		
4		
5		
<b>Total</b>		100%

### DECLARATIONS

- a) I understand that MetLife makes investments in line with the strategies I have chosen, and my Policy Account Values will reflect the performance of the strategies I select. With the exception of the Guaranteed Rate Account (GRA), the Investment Account earnings will fluctuate up or down and principal and investment returns are not guaranteed and are likely to change depending on the actual performance of the Investment Strategies. I also declare that the allocation of my contributions to the Policy's Investment Strategies is based on my own selection and risk tolerance.
- b) I understand that future contributions and future transfers in and out of the GRA are subject to MetLife's prior approval.
- c) I understand that Four transfers may be made during a policy year without charge. A transfer fee may be imposed on each subsequent transfer in according to the policy expenses chart in your policy document.
- d) I understand that Transfers from the Guaranteed Return Account may be made to a Sub Account(s) in accordance with Policy provisions. Amount of transfer is subject to Company's approval.
- e) I understand that, all future contributions will be allocated as indicated in this form unless MetLife is notified in writing otherwise and that future contributions are subject to a minimum and maximum amounts as determined by MetLife from time to time.
- f) I understand that the Investment Strategies and Investment Subaccounts offered are subject to MetLife's ability to invest, in international mutual funds or investment companies' shares or any other non-local currency denominated investment vehicles. I further understand that MetLife may from time to time make other Subaccounts available and has the right to change, add or delete designated investment companies, to add or remove Subaccounts, and to combine any two or more Subaccounts. In the event that I fail to respond, within the stipulated time, to MetLife's notice of any modification, discontinuance or unavailability of particular investment Strategies or Subaccount, I hereby authorize MetLife, at its sole discretion, to re-allocate the value of the discontinued or unavailable Subaccounts into an available Subaccount under the lower Risk Strategy as determined by MetLife at the time and to maintain my allocation in any modified Subaccount.
- g) I hereby acknowledge that MetLife may be required by applicable laws to withhold income tax on behalf of the Owner and/ or behalf of the Beneficiary (ies) in relation to any returns realized on any of the underlying investments of the selected Investment Subaccount(s) and/or in relation to any payments due to the Owner and/ or to the Beneficiary (ies) under the Policy.
- h) I understand that all contributions to the Policy are subject to any applicable anti-money laundering rules and regulations that are in force at the time the contributions are received by MetLife.
- i) I fully understand that with respect to the future contribution(s) into the Investment Strategies, if applicable, the number of investment units and their respective value will be allocated within 15 days as of the date of contribution.
- j) I hereby provide MetLife my unambiguous consent to process, share, and transfer my personal data to a recipient outside the country (e.g. to the Company Headquarters in the USA and / or to other branches or affiliates of the Insurer's Group and Reinsurer) where the transfer, sharing, is necessary for the performance of the contract or for the compliance with any legal obligation to which the Company is subject and where necessary transfer, share any such information with the regulators and other law enforcement agencies for the performance of its obligations related to the international sanctions and other regulations applicable to the Company.

Policy Owner's Signature

	Signature
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(k) I understand that Coverage and / or Payment under the insurance contract will NOT be made if: (i) the policyholder, insured, or person entitled to receive such payment is residing in a sanctioned country; or (ii) the policyholder, the insured or person entitled to receive such payment is listed on the Office of Foreign Assets Control (OFAC) Specially Designated Nationals (SDN) list, the OFAC Sectorial Sanctions Identifications list or any international or local sanctions list; or (iii) the payment is claimed for services received in any sanctioned country.

I also understand that the Company shall not be liable to pay any claim or provide any coverage or Benefit to the extent that the provision of such coverage or Benefit would expose the Company to any sanction under any applicable laws.

(l) I hereby grant MetLife my unambiguous consent, to process, share and transfer my Personal Data\* to a recipient inside or outside this country (including but not limited to MetLife Inc. and / or American Life Insurance Company's Headquarters and their branches, affiliates, reinsurers, business partners and/ or to any actual or potential assignee, novatee or transferee of MetLife) where the processing, transferring or sharing of my Personal Data is requested by any of the above mentioned recipients or necessary or required for the performance of MetLife's obligation under this application and / or the insurance policy, or to comply with any obligation which MetLife is subject to.

**\*Personal Data** means all information relating to me (whether marked "personal" or not) disclosed to MetLife by whatever means either directly or indirectly which concerns, including but not limited to, my medical conditions, treatments, prescriptions, business, operations, contact details, account balances/activities or any transactions undertaken with MetLife"

(m) I hereby authorize MetLife to send me notifications and notices via short message service "SMS" and I accept receiving SMS and understand that MetLife makes no warranty that the SMS will be uninterrupted or error free and any such error or interruption shall not be deemed or treated in any way whatsoever to create any liability on MetLife and I acknowledge that I shall not file any complaint or claim against MetLife for any SMS error or interruption or for any reason related to receiving / not receiving SMS.

**U.S.A. INTERNAL REVENUE SERVICE (IRS) DECLARATION:**

**In submitting and in signing this form, the applicant(s) certify(ies) that the Insured, Joint Insured, Applicant, and any designated Beneficiary(ies):** (select the answer that applies)

**ARE**  **ARE NOT** United States persons for United States (U.S.) Federal Income Tax purposes <sup>(1)(2)</sup>

The Applicant(s) agree(s) to inform the Company within thirty (30) days of the Applicant(s) knowledge of such change if the Applicant(s) or any designated Beneficiary become(s) a U.S. person of U.S. Federal Income Tax purposes or if the Applicant(s) assign(s) the policy to such a U.S. person.

Please note that a false statement or misrepresentation of tax status by a U.S. person could lead to penalties under U.S. law.

If you are a United States person, fill in the details below:

• **U.S. Tax ID number of Applicant(s) & Insured:**

• **U.S. Tax ID number of Beneficiary(ies):**

1. This question is for U.S. Federal Income Tax purposes. The U.S. Internal Revenue Service requires the Company to report the taxable income paid to persons subject to United States Federal Income Tax. PLEASE NOTE that if you are a U.S. person for U.S. tax purposes and fail to provide a U.S. Tax Identification Number to the Company, the IRS requires the Company to withhold tax from taxable income payments made to you at the rate of up to 31%.
2. For purposes of this declaration a U.S. person is a citizen or resident of the United States, a United States partnership, and trust which is controlled by one or more U.S. persons and is subject to the supervision of a U.S. court.

**FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) DECLARATION:**

The Insured / Owner consents to MetLife, its officers and agents disclosing any Confidential Information to:

- (i) any group member and representatives of MetLife in any jurisdiction (together with MetLife, the "Permitted Parties");
- (ii) Any persons as required by any law (including but not limited to the U.S.A. Foreign Account Tax Compliance Act) or authority (including but not limited to the U.S.A. Internal Revenue Service) with jurisdiction over any of the Permitted Parties;
- (iii) professional advisers, insurer, reinsurer or insurance broker and service providers of the Permitted Parties who are under a duty of confidentiality to the Permitted Parties;
- (iv) any actual or potential assignee, novatee or transferee in relation to any of MetLife's rights and / or obligations under this Policy (or any agent or adviser of any of the foregoing); and

**"Confidential Information"** means all information relating to the Insured / Owner (whether marked "confidential" or not) disclosed by whatever means either directly or indirectly to MetLife which concerns the business, operations or customers of the Insured / Owner (including but not limited to contact details, tax identification number / social security number, account balances / activities or any transactions undertaken with MetLife)."

MetLife will deduct any withholding required by the US Foreign Account Tax Compliance Act ("FATCA").

MetLife reserves the right, within its sole discretion, to terminate the Policy in the event that appropriate documentation of Insured's / Owner's US or non-US status for purposes of FATCA is not timely provided to MetLife. In particular, in the event that applicable local laws or regulations would prohibit withholding on payments to the account or prohibit the reporting of the account, and no waiver of such local law is obtained, MetLife reserves the right to close the account.

Policy Owner's Signature  Signature

**E-mail Declaration:**

By providing your E-mail address and signing this application you agree to receive the policy document, certificate and / or any other documents ["Documents"] via electronic mail ["E-mail"]. Please be aware that having chosen this electronic delivery of Documents, it is your responsibility to ensure that the E-mail address you have provided us is correct at all times.

MetLife is not responsible for non-receipt of E-mails due to invalid E-mail addresses or other technical problems related to your E-mail service.

If you would like to change your E-mail address with MetLife, or if you would like a paper copy of the Documents, or if you believe that you have not received your Documents, please notify us immediately.

By signing this application, you understand and agree that if you wish to discontinue receiving Documents electronically it is your obligation to revoke this Authorization by another written document.

By signing this application also, you declare that you have read and understood MetLife's privacy policies and Terms of Use on [www.metlife.com/about/privacy](http://www.metlife.com/about/privacy) and you will review any Terms of Use or Privacy Statement of any future service providers used by MetLife. You understand that although MetLife take every precaution to protect the privacy of members' information, MetLife cannot guarantee safety of your information. You consent to provide your E-mail address to be included in MetLife's E-mail list and accept any inherent risks involved with E-mail communications.

**Disclaimer:** Your relationship is with MetLife. In turn, MetLife makes investments in line with the strategies you have chosen, and your Policy Account Values will reflect the performance of the strategies you select. The Investment Account earnings will fluctuate up or down and principal and investment returns are not guaranteed, except under **Guaranteed Rate Account (GRA)**. In order to continue to best serve its clients, or in the event of change in applicable legislation, MetLife may add, combine, or delete sub-accounts and/or funds, which back the three investment strategies without notice to its clients. As the clients' investments are made with MetLife, in the VUL Insurance plan, rest assured that MetLife's obligations to its individual clients under their VUL Insurance plans will not be altered or amended by any such change. The investment Strategies and Investment Sub-accounts offered are subject to the Company's ability to invest in international mutual funds or investment companies' shares or in any other non-local currency denominated investment vehicles.

Neither MetLife nor any of its affiliates, agents or representatives is giving investment advice in relation to any of the investment Strategies and / or in connection with the underlying Funds used to achieve the investment goals selected by the Policyholder. Neither MetLife nor any of its affiliates, agents or representatives is giving any professional advice regarding the compatibility of the underlying Funds with any set of religious precepts or guidelines.

**SIGNATURES**

Signed at      20

City Country Day Month Year

Full Name of Policy Owner  Signature

Full Name of Irrevocable Beneficiary or Assignee  Signature

Full Name of Witness / Agent  Signature

Agent Code

**NEED HELP?**

HOW TO CONTACT US							HOW TO SUBMIT THE FORM
COUNTRY	UAE	Kuwait	Oman	Bahrain	Qatar	Any other Country	Please send <b>original</b> documents to:  <b>Customer Care - MetLife</b> P.O. Box 371916 Dubai – U.A.E.
CALL US	800 - MetLife (800 - 6385433)	+965 220 89333	800 70708	800 08033	800 9711	+971 4 415 4555	
MAIL US	P.O. Box 371916, Dubai – U.A.E.						
E-MAIL US	CustomerServices.Gulf@metlife.ae						
WEBSITE	www.metlife-gulf.com						

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## Fund Availability Chart

USD Funds				
Strategies	Sub-Accounts	Fund Name	3 Digit Fund Code	ISIN Code
Conservative	Money Market USD	US Dollar Cash Fund A-ACC-USD	UCF	LU0261952922
	Global Fund	PineBridge Global Funds- PineBridge Global Bond Fund *	GLB	LU0252652382
	Bond Global	Templeton Global Bond Fund Class A (Acc) USD	TGB	LU0252652382
	Bond USD	US Government Bond Index Fund *	USB	IE0007471927
	Guaranteed Account	Guaranteed Interest Account *	GRA	GRA0000000000
	Sukuk Global	Emirates Global Sukuk Fund	EGS	GB0081224310
	Euro Short Duration Bond	BGF Short Duration Bond A2 USD	BGS	LU0456865749
Balanced	Bond Asia Pacific	International Opps Fds Asian Bond A	IOB	LU0154355936
	Mixed Asset USD Bal - Global	Templeton Global Balanced Fund Class A (Acc) USD	GOF	LU0128525689
	Balanced Account	PineBridge Global Funds- PineBridge Balanced World Fund *	BWF	IE0034235295
Aggressive	Equity India	International Opps Fds India Equity A	IOI	LU0307460401
	Equity Emerging Mkts Other	Fidelity Funds - Em Eur Mdl East and Afr A Acc USD	FDE	LU0303823156
	Bond Emerging Markets Global	INVESCO Emerging Local Currencies Debt Fund	IEC	LU0275062247
	Equity Emerging Mkts Far East	Prudential - INTERNATIONAL OPP-DRAGON P-A	PIO	LU0259732245
	Equity Global	BNP Paribas Islamic Fund - Equity Optimizer *	PIE	LU0245286777
	Equity Emerging Mkts Europe	Templeton Eastern Europe A (ACC)	TEE	LU0231793349
	Equity Sector Real Est Global	Franklin Global Real Estate (USD) Fund Class A (Acc)	TGR	LU0229948087
	Equity Emerging Mkts Global	Templeton BRIC Fund A (acc) USD *	TBF	LU0229945570
	Equity Asia Pacific Ex Japan	Fidelity Funds - Asian Special Sits A-ACC-USD	FDS	LU0261950983
	Equity Emerging Mkts Latin Am	Templeton Latin America Fund Class A(Acc)	LTF	LU0128526570
	Equity Global Sm&Mid Cap	Templeton Global Smaller Companies Fund Class A (Acc) *	GSC	LU0128526141
	Equity Europe	Templeton European Fund Class A (Acc) USD	EUF	LU0128523122
	Equity Sector Natural Resource	Invesco Energy A	INE	LU0123357419
	Equity Global	Franklin Global Growth A (acc) USD	FTG	LU0122613069
	Equity India	PF(LUX) Indian Equities P Cap *	IEF	LU0070964530
	Equity North America	Franklin Mutual Beacon Fund Class A (Acc) USD	TMB	LU0070302665
	Equity Sector Gold&Prec Metals	BGF World Gold Fund A2 USD	BGG	LU0055631609
	Equity Greater China	Invesco Greater China Equity A	IGC	LU0048816135
	Equity Global	Global Stock Index Fund *	GSI	IE00B03HD209
	American Equity	PineBridge Global Funds- PineBridge American Equity Fund *	AET	IE0034235303
	Global Equity	PineBridge Global Funds-PineBridge Global Equity Fund *	GEQ	IE0034235188
	Equity Emerging Mkts Global	Schroder ISF Global Emer Mkts Opp USD A Acc	SDK	LU0269904917
	Equity North America	US 500 Stock Index Fund *	VG1	IE0002639775
Equity Europe	European Stock Index Fund *	ESI	IE0002639551	
Equity Emerging Market Fund	Fidelity Emerging Markets "A" (USD)	FEM	LU0261950470	

EURO Funds				
Strategies	Sub-Accounts	Fund Name	3 Digit Fund Code	ISIN Code
Conservative	Euro Money Market	Black Rock Euro Liquidity EUR	BRE	IE0005023910
Balanced	Mixed Assets	Templeton Global Balanced A (acc) EUR	ETG	LU0195953822
	Bond Global	Templeton Global Bond A (acc) EUR	ETN	LU0152980495
Aggressive	Equity India	Pictet-Indian Equities-R EUR	EPE	LU0255979154
	Equity Emerging Mkts Global	Templeton BRIC A (acc) EUR	ETB	LU0229946628
	Equity Europe	Templeton European A (acc) EUR	ETE	LU0139292543
	Equity Sector Real Est Global	Franklin Global Real Estate A (acc) EUR-H1	ETR	LU0523919115
	Equity Emerging Mkts Europe	Templeton Eastern Europe A (acc) EUR	ETU	LU0078277505
	Equity Sector Natural Resource	Invesco Energy A (EUR Hgd)	EIE	LU0367024519
	Equity Sector Gold&Prec Metals	BGF World Gold Fund A2 EUR	EBG	LU0171305526
Equity North America	Franklin Mutual Beacon A (acc) EUR	ETM	LU0140362707	

GBP Funds				
Strategies	Sub-Accounts	Fund Name	3 Digit Fund Code	ISIN Code
Conservative	Sterling Money Market	Black Rock Sterling Liquidity GBP	BRG	IE0004807107

Note: - Funds available for IGP 2000 plan are marked with an asterix "\*\*".