

Bahrain

International Wealth Builder

More than just a savings plan



We understand the importance of saving, whether its for your child's education, your retirement, or a fancy wedding. That's why we offer a **flexible savings with built-in and add-on incentives and protection benefits to support you in achieving your savings goals.**

With **International Wealth Builder** we are offering you access to a choice of investment opportunities that will grow your savings for tomorrow, whilst safeguarding your loved ones for whatever the future might bring.

Overview

International Wealth Builder is a time based investment life insurance plan, designed with built-in protection benefits to support you to meet your long term savings goals.

How the plan works



Choose your savings period between 10 to 25 years.



Contribute to the plan by selecting the **investment strategy** to meet your goals and circumstances. Payments can be made monthly, quarterly, semiannually or annually



Enhance your plan with **additional protection benefits** such as Permanent and Total Disability, Critical Illness and more...



Understanding what your plan offers; customizing your benefits



Flexibility to **choose your investment period**
(10 to 25 years)



Regular bonuses: If you keep contributing, we will keep rewarding you with bonuses



Short term incapacity benefit: up to 2 years premium paid on your behalf if you are unable to work due to short term incapacity



Portable, Worldwide* cover: This plan will also cover you globally if you leave Bahrain.

**With the exception of sanctioned countries, and other T&Cs apply.*



30-days free look period



Access to your savings per year: Up to four partial withdrawals



Other built-in benefit: Second medical opinion

Maximum Flexibility

The beauty of International Wealth Builder is your ability to tailor-make it to your changing circumstances. Therefore, to leverage favorable market conditions and protect your account value from potential market fluctuations, you have the ability to switch from one investment strategy to another at any time.

Depending on your risk appetite, you can choose to have your contributions allocated to one of our investment strategies: Conservative, Balanced or Aggressive.



The conservative strategy

Designed for investors focused on minimising losses, and who are not prepared to take significant investment risk.



The balanced strategy

Designed for customers focused on capital preservation/modest capital growth, and who are prepared to accept a medium level of investment risk.



The aggressive strategy

Designed for customers focused on capital growth, and who are prepared to take significant investment risk.

You can also increase your contributions anytime during the plan.

NOTE: *The value of your investment portfolio is not guaranteed, and subject to actual fund performance.*



International Wealth Builder offers you built-in benefits to help you achieve your savings goals

This policy provides you with the below built-in benefits:



Short term incapacity benefit

Monthly premium cover up to two years, in case of incapacity to work due to sickness or accident.



Second medical opinion

Our second medical opinion provides access to renowned medical experts if diagnosed with a critical illness.

Additional optional benefits to further enhance your unique plan

Premium health protection



Critical Care

Covers up to 32 critical illnesses like cancer or heart attack.



Permanent and Total Disability

Covers permanent total disability caused by sickness.

Premium accident protection



Permanent and Total Disability

Covers permanent total disability caused by accident.



Waiver of Premium

In case of the policy owner's death or disability we'll cover the remaining premiums until the end of the plan.



Accidental Loss of Life

Provides lump-sum in case of loss of life due to an accident.

Additional premium will depend on your age, gender, and smoking status

The fine print: Additional plan details

Plan Summary:

Plan Details			
Issue age	1 month to 85 years		
Maturity age	End of selected savings period		
Currency	USD		
Minimum policy term	10 years		
Maximum policy term	25 years		
Premium payment frequency	Annually / Semi Annually / Quarterly / Monthly		
	Term	10 yrs	11 - 25 yrs
Minimum annual premium	Premium	\$4,800	\$2,400
Maximum annual premium	\$10,000,000		
Loss of life benefit	100% of account value		
Payout options	Lump sum		
Partial withdrawals	4 partial withdrawals per year, subject to maximum withdrawal limits		
Fund switching	Unlimited and free		

Note: Premiums shown are inclusive of VAT.



Our experience and superior standards demonstrate our commitment to paying claims quickly and fairly.

We make customers' lives easier

We're constantly working to make sure our customers have the right tools and personal support to submit and track a claim—quickly, conveniently, seamlessly.

We go above and beyond

We're not only committed to paying our claims; we're also passionate about helping customers prevent illness to further protect their wellbeing.

We have proven experience

We've been providing transparent, customer-centric insurance services to individuals and businesses across the Middle East since 1953.

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates ("MetLife"), is one of the world's leading financial services companies, providing insurance, annuities, employee benefits and asset management to help its individual and institutional customers navigate their changing world.

Founded in 1868, MetLife has operations in more than 40 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East. For more information, visit www.metlife.com.

MetLife is a pioneer of life insurance with a presence of nearly 65 years in the Gulf. Through its branches, MetLife offers life, accident and health insurance along with retirement and savings products to individuals and corporations.

For more information, visit www.metlife-gulf.com/bahrain.

Disclaimer: American Life Insurance Company is a MetLife, Inc. Company. 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.

MetLife will charge VAT on all Bahrain policies which are subject to value added tax ("VAT") from the effective date and in accordance with the provisions of the VAT regulations applicable in Bahrain.

American Life Insurance Company (MetLife) is licensed and regulated by the Central Bank of Bahrain as an insurance company (overseas insurance license - conventional insurance business), with a common capital stock of USD 40,000,000.



Navigating life together