

Kuwait

# Investor Advantage

The future of wealth creation, your way



We understand that you have big plans for your future, so you need a plan that allows you to make **short-term contributions** and **reap the benefits** once you fulfill your goals.

With **Investor Advantage**, we are offering you access to an investment opportunity that will help you **maximize** on your ability to set funds aside today for your goals in the future.

# Overview

Investor Advantage is a savings and investment solution designed to put you in control of your financial future, giving you the opportunity to pay your premium over 1 year and continue to invest over time towards your wealth and accumulation goals. This plan is a perfect vehicle to convert bonuses, inheritance, profits from other investments or simply a parked savings amount into potential returns. It offers built-in health and wellness benefits, and can also be used as a capital investment solution for your small business.

## How the plan works



**Choose** the premium amount that best suits your needs.



**Select your payment mode.** Payments can be made monthly or annually.



**Choose** your investment strategy to meet your goals and circumstances.



# Understanding what your plan offers; customizing your benefits



**Built-in benefit:** Second medical opinion

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Premium starts at **USD 30,000 a year**

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**Short-term contribution**, long term investment:  
pay for 1 year and invest till age 95

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Customise your plan with a choice of **3 investment** strategies

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**Portable, Worldwide\* cover:** This plan will also cover you globally if you leave Kuwait

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

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**30-days free** look period

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Up to **4 free partial** withdrawals per year

# Maximum Flexibility

The beauty of Investor Advantage 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.*

# Easy access to one's investments

While it's recommended to stay committed to the plan and allow your investments the time to grow, with Investor Advantage, you would be delighted with the ease by which you can access your money, should the need arise.

With Investor Advantage, you are entitled to four free partial withdrawals per year to help you cover unexpected expenses when you need to. Partial withdrawals are subject to Terms & Conditions and will reduce your account value.

## Additional health benefits included

In addition to taking care of your financial well-being, we want to help take care of your health too. This is why this plan offers you built-in benefits to support your health.

### This plan provides you with built-in:



#### Second medical opinion

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



# The fine print: Additional plan details

## Plan Summary:

### Plan Details

<b>Issue age</b>	1 month to 85 years
<b>Maturity age</b>	95 years
<b>Contribution periods</b>	Premium is payable for a fixed 1 year term
<b>Currency</b>	USD
<b>Investment portfolio options</b>	Conservative, balanced or aggressive
<b>Premium payment mode</b>	Monthly or Annually
<b>Minimum annual premium</b>	USD 30,000
<b>Maximum annual premium</b>	USD 10,000,000
<b>Loss of life benefit</b>	101% of account value.
<b>Payout options</b>	Lump sum
<b>Partial withdrawals</b>	4 free partial withdrawals per year, subject to maximum withdrawal limits
<b>Fund switching</b>	Unlimited and free



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](http://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/kuwait](http://www.metlife-gulf.com/kuwait).

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Navigating life together