

Kuwait

Live Life

We see family protection the way you do



A protection plan designed **from your perspective** so that you can **live today and protect the future**

Live Life provides a simple way to make sure your loved ones are looked after if you fall ill or are no longer here to provide for them.

With up to **USD 50 Million** life cover, this plan ensures your family maintain their lifestyle.

Overview

Live Life is a term life plan that provides you with a simple solution to ensure that you or your loved ones are looked after if you fall ill or are no longer here to provide for them. It can also be a solution to protect your business or key employees.

How the plan works



Choose between **two plan options**: Level Benefit or Decreasing Benefit.



Assess how much you or your family may need when you are no longer with them or if you are diagnosed with a terminal illness.



Select the **premium payment option** and **policy term** you feel suits you and your circumstances the best.



Select the **currency** you wish to contribute with: USD, GBP or EUR.



Add **additional protection benefits*** to your plan such as Accelerated Critical Illness, Health Cover Abroad, Permanent and Total Disability and Accidental loss of life Benefits.

**Optional benefits vary by plan options.*



Understanding what your plan offers; customizing your benefits



Two plan options: **Level Benefit** (your selected coverage amount remains fixed) or **Decreasing Benefit** (your selected coverage amount decreases every year based on the selected amortization rate)



Three premium payment options: **Regular Pay** (premiums are paid every year), **Limited Pay** (premiums are paid for 50% of the policy term) or **Single Pay** (single premium is paid)



High cover at a **low cost**



Flexibility to **enhance the plan** with optional benefits* like Accelerated Critical Illness and Permanent and Total Disability

**Optional benefits vary by plan options.*



Flexibility to **select your currency** of choice (USD, GBP or EUR)



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.*



30-days **free look** period



Built-in benefits: second medical opinion and accelerated terminal illness

Live Life offers you built-in benefits to support your health

This policy provides you with free benefits:



Second Medical Opinion

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



Accelerated Terminal Illness

If you are diagnosed with a terminal illness, we will pay the life coverage amount earlier, whilst you are still alive.

Competitive optional benefits to further enhance your unique plan

Below are some of the many protection benefits you can choose as part of this plan*:

Premium health protection



Permanent and Total Disability

Covers permanent and total disability caused by sickness.



Accelerated Critical Illness

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

Premium accident protection



Permanent and Total Disability

Covers permanent and total disability caused by accident.



Accidental Loss of Life

Provides lump-sum in case of loss of life due to an accident. This benefit will be doubled in case of loss of life due to an accident in common carrier.



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.

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

**Optional benefits vary by plan options, see Key Facts Document for further details*

The fine print: Additional plan details

Plan Summary:

Plan Details	
Issue age	20 to 75 years
Expiry age	Maximum 85 years
Plan options	Level Benefit Decreasing Benefit (amortization rates 0%, 4%, 6% or 8%)
Minimum policy term	5 years
Maximum policy term	30 years or up to age 85
Currency	USD, GBP or EUR
Premium payment options	Regular Pay, Limited Pay or Single Pay
Premium payment frequency	Single Premium / Annually / Semi Annually / Quarterly / Monthly
Minimum annual premium	Level Benefit: USD 250 (Regular Pay); USD 500 (Limited Pay); USD 1,125 (Single Pay) Decreasing Benefit: USD 200 (Regular Pay); USD 400 (Limited Pay); USD 900 (Single Pay)
Minimum coverage	USD 100,000
Maximum coverage	USD 50,000,000 (for residents) USD 5,000,000 (for non-residents)

Policy Fee:

Premium Modal Load		Policy Fee	
Premium Frequency	Modal Load	Premium Frequency	Policy Fee (USD)
Annual	1.00	Annual	60.00
Semi Annual	0.52	Semi Annual	31.20
Quarterly	0.27	Quarterly	16.20
Monthly	0.09	Monthly	5.40

Note: Premiums shown are inclusive of Policy Fee.





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/kuwait.

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Navigating life together