

Live today, protect tomorrow



Live Life

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Living life to the fullest is something we all aspire to do. Live Life provides a simple way to make sure your loved ones are looked after if you fall ill or are no longer around to provide for them.

How does the plan work?

With Live Life, you can rest assured that your family and loved ones are financially protected. The plan does not have a cash value. Instead, it provides your loved ones with a lump sum cash amount should the worst happen to you. All you need to do is:

- Assess how much you or your family may need, if you are diagnosed with a critical illness or if the worst happens to you.
- Select the contribution period you feel suits you and your circumstances the best.
- Select the currency you wish to contribute with: USD, GBP, EURO or AED.
- Add additional coverage to your policy such as permanent total disability and accident death benefits.

Benefits of Live Life

Life insurance protection

You can help protect your family's lifestyle and everyday living expenses with the option of life coverage of up to USD 50 million.

Critical illness & terminal illness

With the option of critical illness coverage up to USD 1 million, you can protect your lifestyle and expenses, should you fall ill with a critical illness. When you add critical illness coverage to Live Life, the terminal illness coverage is also provided for free.

Affordability

Live Life gives you the flexibility to choose your coverage levels at a cost that suits you. There is also the option to top-up your existing coverage so you can provide your family with more financial protection.

Multi-currency

With Live Life, you have the choice of selecting from four major currencies. The policy is available in either USD, GBP, EURO or AED. Should the unfortunate happen to you, your family will receive the selected lump sum in the currency you selected at the start of your policy.

Valuable addition to your family's financial planning

Live Life provides an affordable solution to cover an existing financial commitment like a loan and ensure that your family can pay off all of your liabilities if the unforeseen happens to you.

Valuable addition to your business

Live Life can be used as a staff retention tool by providing your key employees with the coverage they deserve.

Flexibility in customising your plan

Depending on the plan you select, Live Life can be tailored to your unique needs by adding valuable supplemental benefits such as permanent total disability insurance, waiver of premium, and more.

Select your plan

5 years renewable Live Life plan

With the 5 years renewable Live Life plan, you can enjoy coverage for a fixed short period with the guaranteed right to renew the policy for the same cover and the same duration without the need to provide evidence of good health. The plan can be renewed every 5 years up to age 75 and renewal premiums will be calculated on the basis of attained age.

However, any increase in coverage will require satisfactory medical evidence.

Convertibility

You can convert your 5 years renewable Live Life plan at any time during the first 10 policy years to a permanent plan with cash value, such as whole life or endowment plans, if you have not suffered a permanent and total disability claim.

Live Life terms 6 - 25 years

Live Life offers the flexibility to pay premiums over 6 to 25 years with fixed premium throughout the term of the policy. These options are not renewable or convertible.



Optional insurance protection

Accelerated critical illness

You'll get immediate access to the life insurance benefit up to USD 1 million* when you're diagnosed with one of 32 covered critical illnesses. Accelerated terminal illness** is a feature included in this optional benefit. If you're diagnosed with a terminal illness, the terminal illness benefit will be paid in advance.

*If the life insurance benefit is more than USD 1 million, then the plan will remain in force (excluding the paid USD 1 million) and the remaining benefits will be paid in case of loss of life.

**A terminal illness is considered as an advanced and incurable sickness that will result in loss of life within 12 months. The coverage for terminal illness will be effective after 12 months from the policy issue date.

Permanent total disability (PTD)

At any given age, the chances of an accident leading to permanent total disability are much higher than the odds of losing a life. This benefit will help you avoid severe financial problems by allowing you to:

- Meet your financial commitments through guaranteed cash payments of up to USD 2,000,000.
- Receive your PTD Benefit as following:

Period of PTD (consecutive)	Percentage of PTD Benefit
6 months	20%
12 months	30%
24 months	50%

Waiver of premium on disability

We will waive all the remaining premiums payable by you to guarantee the plan remains in force in case of disability.

Key features

Age limits

Minimum entry age: 20

Maximum entry age: 65

Policy termination

- When you reach your 75th birthday.
- On the expiry date of the contract shown on the policy documentation.
- If any premium is not paid by the end of the grace period of 31 days after due date.

Coverage limits for Live Life

Minimum coverage amount	Maximum coverage amount
USD 50,000	USD 50 million
GBP 30,000	GBP 30 million
EURO 40,000	EURO 40 million
AED 200,000	AED 175 million

Coverage limits for ACI

Minimum coverage amount	Maximum coverage amount
USD 50,000	USD 1 million
GBP 30,000	GBP 600,000
EURO 40,000	EURO 800,000
AED 200,000	AED 4 million



Stories like yours

Raed had been living in Dubai with his wife and son for the past 11 years. Like most young couples, they enjoyed their daily lives with little consideration of investments towards the future. As time passed, mortgages and loans accumulated with expenditures and costs exceeding their financial means.

One day, everything changed when Raed's cousin was diagnosed with cancer. After a long struggle in which Raed's cousin lost his job and exhausted most of his savings, he passed away at the very young age of 40.

At that moment, Raed came to realise how short and unpredictable life can be. He decided to enrol in an insurance plan to secure his family's financial wellbeing and protect them in case of death or critical illness. Live Life was the solution.

Two protections in one plan

By paying USD 186.30 a month for 25 years, Raed ensures his family receives an amount of USD 1 million that will be paid out if:

- He passes away. The amount will be used to support his family financially.

OR

- He is diagnosed with a critical illness thereby facilitating a focus on recovery while still ensuring income compensation in order to support his loved ones.

MetLife will charge VAT on all UAE policies which are subject to value added tax ("VAT") in accordance with the provisions of UAE Federal Law No. (8) of 2017 on VAT.

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