

# Future Protect

Protection with saving potential

**MetLife<sup>®</sup>**



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Protection with saving potentials



Securing your family's future and dreams is a big responsibility. While it's not an easy job, we all need to plan for our future and for the future of our families in case we are no longer here to provide for them. With a life insurance plan like Future Protect, you can provide your loved ones with a lifetime of financial security. By combining the benefits of life insurance with an investment feature, Future Protect allows you to experience the best of both worlds: protection and savings.

Protect what matters most in life: your loved ones and their future. Whether its confidence that your family will be taken care of when you are not around or having something to fall back on financially, Future Protect has what you're looking for.

## HOW THE PLAN WORKS

Future Protect is a life insurance plan that can be customized to suit your needs and circumstances. All you need to do is:

- Choose the coverage amount that best suits your needs

- Select between a Single or Joint life insurance cover
- Enhance your plan with additional life insurance benefits such as accidental loss of life, Critical Illness benefits and more
- Contribute to the plan by selecting the investment strategy that best suits your circumstances and the currency of your choice (USD, GBP or Euro). Payments can be made monthly, quarterly, semi-annually or annually

It's as simple as that!

## COMMIT TO THE PLAN

Now that Future Protect is personalized to your preferences, all you need to do is stick to your plan and enjoy the peace of mind that comes with knowing that you are covering your family with the life insurance benefit this plan provides.



## Benefits of Future Protect

### INVESTMENT OPPORTUNITY

Future Protect offers you the chance to reach your desired saving objectives through access to various investment strategies.

#### Your Investment Choices

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

#### The Conservative Strategy

Designed for customers who are focused on minimizing risk, while seeking capital protection and relatively lower potential returns.

#### 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.

### LIFE INSURANCE BENEFIT

Life insurance is a very important aspect of your family's safety net. In fact, in the event of your unfortunate loss of life, it would help make up for your lost income, fund your child's education, payoff your debt and more.

Future Protect also allows you to choose between a single or joint life cover. With a life insurance cover up to USD 5 million, you can rest assured that your dependents would be in a position to maintain their lifestyle.

#### Single Life Cover

In the unfortunate event of the loss of life of the Insured, the beneficiary (ies) will receive the selected life insurance benefit or the account value; whichever is higher.

#### Joint Life Cover

Future Protect allows you to opt for a "Joint" Life Insurance cover. You can either select:

- **"First Loss of Life":** In the regretful event where one of the Joint Insured passes away, the beneficiary(ies) will be entitled to the life insurance benefit or the account value; whichever is higher. The policy will terminate once any of the Joint Insured passes away.
- **"Both Loss of Life":** In the unfortunate event where one of the Joint Insured passes away, the beneficiary(ies) will receive the deceased's share of the life insurance benefit and the policy would continue.

## MAXIMUM FLEXIBILITY

The beauty of Future Protect is your ability to tailor-make your investments to your constantly changing needs and market conditions. In fact, to leverage on favorable market conditions or to protect your account value from potentially significant market fluctuations, you have the ability to:

- Move one investment account to another
- Increase your contributions up to 10 times your annual premium (minimum USD 250 per annum\*)

*\*Note: Limits on premium increase are determined by MetLife and may change over time.*

## ACCESS TO CASH SHOULD YOU NEED IT

It's always reassuring to know that you can access money quickly should the need arise. With Future Protect, withdrawals or partial surrenders can be made at any time after the second Policy Anniversary, subject to Terms and Conditions.

*Note: Surrender charges may apply and accessing cash will reduce your account value and coverage.*

## VALUABLE OPTIONAL INSURANCE PROTECTION

Enhance your plan by opting for additional benefits. To ease the financial burden on you and your family, your contributions towards any additional benefits will be subtracted from your account value. You can elect to add:

**Critical Illness:** Upon diagnosis of any of the 32 covered critical illnesses, MetLife will promptly pay a lump sum payout up to USD 1 Million to help you afford a host of expenses like medical co-pays, lost income, home healthcare need or your childcare expenses.

**Accidental Loss of Life:** In the event of loss of life due to an unfortunate accident, your loved ones will receive a lump sum payout up to USD 5 Million to ensure they are in a position to maintain their standard of living.

## Protection with Saving Potential

**Permanent Total Disability:** At any given age, the chances of an accident leading to Permanent Total Disability are much higher than the odds of dying. 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 1 million
- Receive your PTD Benefit as following:

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

**Waiver of Premium on Loss of Life and Disability:** MetLife will waive all the remaining premiums payable by you to guarantee that the plan remains in force and that the goals remain unaffected in case of disability of the insured (provided that he / she is the policy owner) and disability or loss of life of the policy owner (provided that he / she is not the insured).

## VALUABLE PENSION BENEFIT

Instead of receiving your account value in lump sum, you may choose to receive a regular monthly income for your lifetime. The monthly income will be paid to you for as long as you live and in the regretful event of your loss of life during the guaranteed 20 years' period, your dependents will continue to receive your monthly income for the remainder of the period. While the plan matures at age 95, you can apply for the pension benefit at age 65.



# Stories Like Yours

With a new baby girl on the way and with the cost of living rising, young couple Marwan and Dana realized that they would need to secure everything they have worked for over the years and ensure that their child's future and standard of living would not be affected in case of unexpected events.

In order to protect their new growing family, they decided to take out a Future Protect policy. By contributing with USD 1,800 a month, their payments will be invested in the investment accounts they selected after 2 years and they will ensure life insurance coverage of USD 450,000.

Here are scenarios for each life insurance option they can opt for:

### **If Single Life is selected:**

Dana, as a beneficiary, would be entitled to the full life insurance amount or the account value (whichever is higher) in the unfortunate event of Marwan's loss of life.

### **If Joint Life Cover with a First Loss of Life is selected:**

Marwan and Dana have to specify the amount each would receive in the event one's loss of life. If out of USD 450,000, Marwan is covered for USD 300,000 then Dana's coverage will be USD 150,000.

In case Marwan passes away first, Dana, as a beneficiary, will receive USD 300,000 or the Account Value (whichever is higher); or vice-versa.

### **If Joint Life Cover with Both Lives is selected:**

Similar to the previous scenario, the amount of life cover on each insured member has to be specified.

Assuming that the specified life insurance amounts are similar to the previous scenario, if Marwan passes away first, the beneficiary, his child in this case, will receive USD 300,000 or the Account Value at that time (whichever is higher). The policy will not terminate and will continue as normal. The child will receive the balance of the life insurance or the Account Value once Dana passes away or at the maturity of the policy.

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*"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."*

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