

Invest 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.**

Invest Advantage is all about choice and flexibility for you. This solution is an investment plan designed to put you in control of your financial future, giving you the opportunity to invest in a wide range of global investment funds and portfolios.

This plan is perfect to invest your bonuses, inheritance, profits from other investments or just simply the money you have been putting aside.

How the plan works:

All you need to do is:



Choose the amount that you want to invest.



Choose your payment mode. You can invest a lump sum or invest more regularly.



Choose the investment funds or portfolios which suit your goals and circumstances. Investments can be made in US Dollar currency.



Understanding what your plan offers; customizing your benefits.



Premium starts at **USD 12,000 a year**



Short-term contribution, long term investment: pay for 1, 2, 3 or 4 years and invest till age 95



Option to invest in **fund portfolios** which are managed on your behalf by world class fund managers



Portable - If you leave Qatar, this plan will continue



30 days free look period



Easy access to your money when you need it - up to **4 free withdrawals** per year



FREE benefit: second medical opinion

This policy provides you with free:



Second medical opinion

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

Maximum flexibility and hassle free investment

The beauty of Invest Advantage is that you can choose to have your money managed by global expert fund managers via our risk targeted multi asset funds.

And with significant experience in managing funds, these fund managers will ensure your funds are diversified across **multiple markets** and **asset classes**.



The conservative strategy

- Designed for cautious customers not prepared to take significant risk. The main objective of this strategy is capital preservation and capital appreciation.
- This strategy has historically delivered returns of **2-3%**.



The balanced strategy

- Designed for customers willing to accept a medium level of investment risk in order to secure moderate capital appreciation.
- This strategy has historically delivered returns of **4-5%**.



The aggressive strategy

- Designed for customers prepared to accept higher level of risk, seeking strong capital appreciation.
- This strategy has historically delivered returns of **6-8%**.

Fund managers will leverage on market conditions, to protect your investment from potential market fluctuations and to accommodate your evolving needs and risk tolerance. You and/or your fund manager can change your investment strategy or switch funds for free at any time.

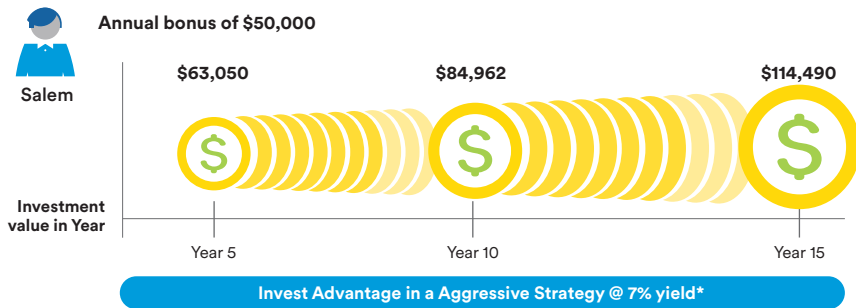
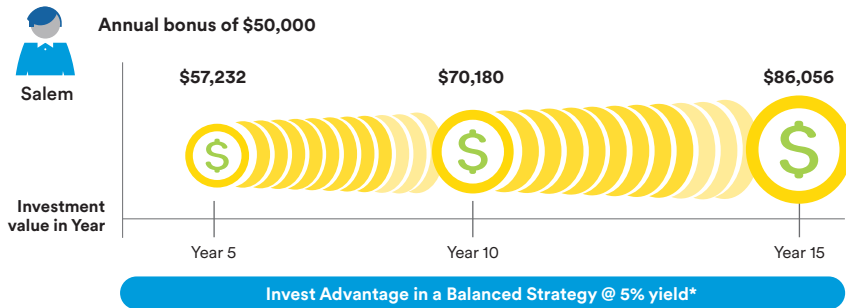
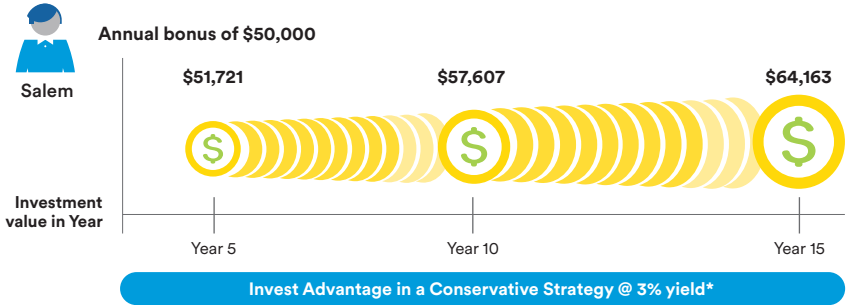
Multiple markets and asset classes

Your money can be invested in wide variety of asset classes such as:

- US equities
- US Bonds
- Global Bonds
- Global Equities
- European Equities
- Emerging Markets Bonds
- Pacific Equities
- Emerging Markets Equities
- Alternatives
- Cash

Contribute today. Get rewarded tomorrow.

Salem, a **43-year old** professional is married with three children. He received his annual bonus (**\$50,000**) and decided to set it aside and invest for the future. With **Invest Advantage**, he noticed **growth** after just five years.



*These figures are estimates only. They are not a reliable guide to the future performance of this investment. For more information about the policy contact directly your insurance consultant.

The fine print: Additional plan details

Plan Summary:

Plan Details		
Issue age	1 month to 85 years	
Maturity age	95 years	
Contribution periods	12, 24, 36 or 48 months	
Currency	USD	
Investment portfolio options	Conservative, balanced or aggressive	
Premium payment mode	Monthly or Annually	
Minimum annual premium	12 months - USD 30,000 24 months - USD 15,000	36 months - USD 12,000 48 months - USD 12,000
Maximum annual premium	USD 10,000,000	
Loss of life benefit	101% of account value	
Payout option	Lump-sum	
Partial withdrawals	4 free partial withdrawals per year, subject to maximum withdrawal limits	
Fund switching	Unlimited and free	

Charges:

Annual Premium Charge

1 - 6% of the premium over 5-8 years depending on premium payment term

Annual M&E Charge

0.4 - 1% of the account value



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 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 and distribution partners, MetLife offers life, accident and health insurance along with retirement and saving products to individuals and corporations.

For more information, [visit www.metlife-gulf.com/en/qatar](http://www.metlife-gulf.com/en/qatar)

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Navigating life together