

Qatar

Wealth Plus

Your future prosperity

MetLife®



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Planning for your family's future is certainly a major responsibility. To help you minimize the risks and the uncertainties that the future may bring, we have designed Wealth Plus – a plan that can be tailored to your unique needs and financial aspirations while also providing you and your loved ones with a highly required insurance protection.

HOW THE PLAN WORKS

PLANNING FOR YOUR FUTURE

- Close your eyes, envision the goals you want to achieve and then decide how much you would like to set aside and invest on a regular basis.
- Tailor-make your Wealth Plus plan to suit your own requirements: You may select to make contributions over 5 years, 10 years, 15

years, 20 years or up until your 95th birthday while also having the choice of selecting the investment strategy and the currency you wish to invest in. (USD, GBP or EURO).

SAVING FOR YOUR FUTURE

Stick to your plan and enjoy the peace of mind that comes with knowing that you are investing for your future while covering your family with the guaranteed life insurance benefit this plan provides.

ENJOYING YOUR FUTURE

At Maturity of the plan, access your accumulated funds and make your dream a reality – whether it is starting your own business, buying your dream home or traveling the world, Wealth Plus will help you reach your goals!



Benefits of Wealth Plus

INVESTMENT OPPORTUNITY

Wealth Plus 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 losses, who are not prepared to take significant investment risks.

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.

GUARANTEED LIFE INSURANCE BENEFIT

In addition to the outstanding investment opportunity, Wealth Plus provides you with a valuable life insurance benefit that guarantees your family's ability to maintain their lifestyle if you are no longer there to provide for them. In fact, at plan inception you will have two death benefits options to select from:

- A Death Benefit of up to USD 10,000,000 or the Account Value whichever is higher.
- A Death Benefit of up to USD 10,000,000 and (+) Account Value.

Death Benefits range from USD 50,000 to USD 10,000,000.

MAXIMUM FLEXIBILITY

In order to help you cope with your ever changing circumstances, Wealth Plus comes with the flexibility that helps you tailor-make the plan to your specific needs. In fact, subject to policy terms, you are entitled to increase your life insurance coverage amount after the 2nd policy year or reduce your life insurance coverage amount after the 5th year.



VALUABLE OPTIONAL INSURANCE PROTECTION

You may further customize your plan and enhance it by selecting from the below valuable insurance protection benefits:

Waiver of Premium on Disability: In case of unfortunate disability, MetLife will continue paying for all the remaining premiums to guarantee that the plan remains in force and that your goals remain unaffected.

Level Term Benefit: Enhances your life insurance benefit with an additional lump sum payment of up to USD 2 Million paid to your beneficiaries along with the guaranteed life insurance benefit you have initially selected.

Income Benefit Rider: This benefit provides your beneficiaries with access to a monthly income that will help your dependants cope with the loss of your income in the event of your loss of life within the selected term and for the remaining period.

Spouse Term Insurance: A lump sum benefit is paid in the regretful event of spouse loss of life within the selected term.

Personal Accident Benefit: While serious injuries or loss of life resulting from an accident can cause severe financial and emotional problems, this benefit ensures that in the event of accident or illness you and your loved ones are financially protected.

15 - DAY FREE LOOK PERIOD

MetLife offers a 15 day free trial, during which time you may cancel the plan by writing to Customer Service Department at MetLife, P.O. Box 371916, Dubai, U.A.E. within the first 15 days following the issuance date. You are entitled to a refund of premium. No refund will be made if a claim has already been paid. Please note that any refunded premium is not subject to interest.

ACCESS TO CASH SHOULD YOU NEED IT

It's always reassuring to know that you can access money quickly should the need arise. With Wealth Plus, you are entitled to two partial surrenders per year up to 80% of the Net Cash surrender value subject to terms and conditions.

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

VALUABLE PENSION BENEFIT

At maturity, instead of receiving your account value in a lump sum, you may elect 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 that guaranteed period.



STORIES LIKE YOURS

My name is Samer, I have been living in Qatar with my wife Sandra for almost 4 years now. We decided a year ago to start planning for our retirement in Australia. We had to look for an investment plan that would help us build up sufficient savings with potentially good returns over a period of 15 years.

We chose Wealth Plus because it not only allows us to choose the investment strategy based on our

risk profile, but also ensures that our family benefits from an insurance protection in case unfortunate events happen. In fact, by contributing USD 980 on monthly basis for 15 years, Wealth Plus allows us not only to start building wealth but also gives me the peace of mind that, no matter what happens to me, my family will receive USD 500,000 insurance benefit and allow them to maintain the lifestyle they are accustomed to.

"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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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.

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