

Let your loved ones dreams come true



Term Insurance

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Since no one can predict what the future holds, it is vital that we plan for all eventualities. Now, for a relatively low cost, you can make sure that your loved ones will be provided for in case the unexpected happens to you. If maintaining your family's standards of living when you are no longer here is your concern, then, Term Insurance is the plan you are looking for.



How the plan works

With Term Insurance Plan, you can rest assured that your family and loved ones are financially protected should the unthinkable happen to you. The plan does not build cash values, it provides your loved ones with a lump sum cash amount should the unexpected happens to you. All you need to do is:

- Assess how much your family may need in case of your unfortunate loss.
- Select the contribution period you feel suits you and your circumstances best.
- Select the currency you wish to contribute with: USD, GBP or EURO.
- Add additional coverage to your existing policy such as Permanent Total Disability, Accident Death Benefits.

Benefits of Term Insurance



Life Insurance Protection

With the option of life coverage up to USD 5 Million, your loved ones will be able to meet their financial obligations.

Affordability

Term Insurance provides high coverage levels at the lowest costs. Through topping-up your existing coverage you can provide your family with more financial protection.

Multi-currency

With Term Insurance, you have the choice of selecting among the three major currencies. The policy is available in either USD, GBP or EURO. Should the unfortunate happen to you, your family will receive the selected lump sum in the currency you selected at the policy inception.

Valuable addition to your family's Financial Planning

Term Insurance 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

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

Flexibility in customizing your plan

You can easily tailor-make the plan to your unique needs by adding valuable supplemental benefits such as Forever benefit, Permanent Total Disability insurance, Waiver of Premium, Accidental Death Benefit and Personal Accident on Life insurance.

Select your plan

5 Years Renewable Terms

With the 5 Years Renewable Term, 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

The 5 Years Renewable Term can be converted at anytime during the first 10 policy years to a permanent plan such as Whole Life or Endowment plans.

Level Term

Level Term Insurance offers the flexibility to pay premiums over 10, 15, 20 and 25 years or from the age of 55 to 75 with fixed premium throughout the term of the policy

Key Facts about the Term Insurance Plan

Minimum Premium			
	USD	GBP	EURO
Annual	200	120	160
Semi Annual	104	62.40	83.20
Quarterly	54	32.40	43.20
Monthly	18	10.80	14.40

Coverage Limits	
Minimum coverage amount	Maximum coverage amount
USD 50,000	USD 5 Million
GBP 30,000	GBP 3 Million
EURO 40,000	EURO 4 Million

Age Limits	
Minimum Entry Age: 20	Maximum Entry Age: 65

Policy Termination
When the insured reaches his 75 th 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 30 days after due date

Stories like yours

My name is Rashid. I have been living in Muscat with my family for almost 11 years now. Like most young couples, my wife and I tried to enjoy our daily lives without giving any consideration to the future. This hasn't changed with our new born child. The loans kept on increasing and our expenses barely equaled our income. All this changed the day my cousin passed away. He was only 40 years old.

That time I realized how short life can be. As I offered my financial services to my cousin's wife, who was at that time without any employment, I was surprised by the fact that she didn't need any. She was expecting a lump sum payment of USD 2 million. My cousin got a Term Insurance policy from MetLife 4 years ago... and that coverage didn't affect his daily expenses much!

In fact, to get a USD 2 million life coverage for his family for a period of 25 years, he had to pay only USD 246 per month! A simple contribution got him and his loved ones the needed peace of mind. Term Insurance gives you the chance to get high coverage at the lowest cost. I have a Term Insurance now and this has bought serenity to my family.

Manage your policies and access personalised financial and well-being content on myMetLife.
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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.

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MetLife will charge VAT on all Oman policies which are subject to value added tax ("VAT") in accordance with the provisions of Oman on VAT regulations.

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Navigating life together