

Bahrain

# Future Protect

Where protection and  
investment opportunities meet



**We see the future the way you do.  
That's why we offer a **flexible,**  
**hybrid,** plan that combines  
investment with protection so  
that you can plan for what  
matters most: your loved ones  
and their future.**

Future Protect is a **flexible plan** that allows you to customize your savings and protection needs. It offers a broad range of additional living protection benefits you and your loved ones may need to secure their lifestyle and future.

It can also be a solution to protect your business or key employees.

# Overview

Future Protect is a flexible whole of life insurance plan that can be customized to meet your unique needs and circumstances.

## How the plan works



**Choose** the coverage amount that best suits your needs



Select between a **Single** or **Joint life** insurance cover



Choose your contribution amount and investment strategy to meet your goals and circumstances. Payments can be made monthly, quarterly, semi annually or annually



Enhance your plan with **additional protection** benefits



**Increase** or **decrease** your life cover or your investment allocation based on your needs



# Understanding what your plan offers; customizing your benefits



**Flexibility** to increase or reduce premium payments subject to company guidelines

---



Flexibility to **choose your payment** schedule: single premium (pay upfront) vs. regular premium (spread over multiple years)

---



Flexibility to **increase or decrease life cover**

---



A choice to select from **direct funds** or get access to **expert fund managers**

---



Flexibility to **add optional protection** benefits

---



Flexibility to select a **single** or **joint life plan**

---



**Portable, Worldwide\* cover:** This plan will also cover you globally if you leave Bahrain.

*\*With the exception of sanctioned countries, and other T&Cs apply.*

---



**30-days free** look period

---



Up to **2 free partial withdrawals** per year

---



**Built-in benefits:** Second Medical Opinion and Terminal Illness

# Future Protect offers you built-in benefits to support your health

This plan provides you with the below built-in benefits:



## Second Medical Opinion

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



## Terminal Illness Cover

If you are diagnosed with a terminal illness, we will pay the death benefit earlier, whilst you are still alive.

## Additional optional benefits to further enhance your unique plan

### Premium health protection



#### Critical Illness

Covers up to 32 critical illnesses like cancer or heart attack.



#### Permanent and Total Disability

Covers permanent total disability caused by sickness.



#### Hospitalisation

Weekly income in case of hospitalisation due to sickness or accident.

### Premium accident protection



#### Accidental Loss of Life

Provides lump-sum in case of loss of life due to an accident. This benefit will be doubled in case of loss of life due to an accident in common carrier.



#### Permanent Partial Disability

Covers permanent partial disability caused by accident.



#### Waiver of Premium

In case of the policy owner's death or disability we'll cover the remaining premiums until the end of the plan.



#### Permanent and Total Disability

Covers permanent total disability caused by accident.

*Additional premium will depend on your age, gender, and smoking status*

# Maximum Flexibility

The beauty of Future Protect is your ability to tailor it to your changing circumstances. Therefore, to leverage favorable market conditions and protect your account value from potential market fluctuations, you have the ability to switch from one investment strategy to another at any time.

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



## The conservative strategy

Designed for investors focused on minimising losses, and who are not prepared to take significant investment risk.



## 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.

You can also increase your contributions anytime during the plan.

**NOTE:** The value of your investment portfolio is not guaranteed, and subject to actual fund performance.

## Example



Rahul is **35 years old**, currently paying a premium of **USD 500** a month with a life cover of **USD 300,000**. He has chosen to pay premiums for only **10 years**.

### Rahul after 20 years

	<b>Total Premiums Contributed</b> <b>USD 60,000</b>		<b>Life Cover</b> <b>USD 300,000</b>
--	--	--	---

#### Investment value after 20 years\*

Conservative Investment	@ <b>2.5%</b>	<b>USD 50,363</b>
Balanced Investment	@ <b>4.5%</b>	<b>USD 64,376</b>
Aggressive Investment	@ <b>6.5%</b>	<b>USD 87,130</b>

\*This is an illustration only. Actual return is based on fund performance.

# The fine print: Additional plan details

## Plan Summary:

Plan Details		
<b>Issue age</b>	1 month to 65 years	
<b>Maturity age</b>	95 years	
<b>Minimum payment term</b>	5 years for Regular Premium	
<b>Maximum payment term</b>	Up to Age 95 for Regular Premium and 1 year for Single Premium	
<b>Minimum coverage amount</b>	USD 100,000	
	Residents	Non-residents
<b>Maximum coverage amount</b>	USD 50,000,000	USD 5,000,000
<b>Currency</b>	USD	
<b>Investment portfolio options</b>	Conservative, balanced or aggressive	
<b>Premium payment mode</b>	Regular Premium: Annually / Semi Annually / Quarterly / Monthly Single Premium: Annual/Monthly	
<b>Minimum annual premium</b>	Regular Premium: USD 1,800 (USD 150 per month) Single Premium: USD 15,000 (USD 1,250 per month)	
<b>Maximum annual premium</b>	Unlimited	
<b>Payout options</b>	Lump sum	
<b>Partial withdrawals</b>	2 free partial withdrawals per year subject to maximum withdrawal limits	
<b>Fund switching</b>	Unlimited and free	

*Note: Premiums shown are inclusive of VAT.*



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 services 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, MetLife offers life, accident and health insurance along with retirement and savings products to individuals and corporations.

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

Disclaimer: American Life Insurance Company is a MetLife, Inc. Company. 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.

MetLife will charge VAT on all Bahrain policies which are subject to value added tax ("VAT") from the effective date and in accordance with the provisions of the VAT regulations applicable in Bahrain.

American Life Insurance Company (MetLife) is licensed and regulated by the Central Bank of Bahrain as an insurance company (overseas insurance license - conventional insurance business), with a common capital stock of USD 40,000,000.



Navigating life together