

Long term security for your loved ones



Guaranteed income plan



Accidents tend to happen when you least expect them. This makes it very important to act now and put in place a robust contingency plan to protect your loved ones should an accident prevent you from being able to support them. We offer a plan that guarantees a monthly income for up to 20 years to ensure that you and your family are able to cope with financial hardships that a loss of income may cause.

Supporting you and your loved ones

Our Guaranteed Income Plan will make sure that your dependants receive a monthly income for up to 20 years in the event of loss of life or disability caused by an accident.

Dismemberment, permanent total disability

In cases where an injury results in total disability and you are unable to engage in an occupation for which you are reasonably qualified for, or should you suffer from loss of sight, speech or hearing, we will pay you the selected monthly income for the plan duration you select.

Accidental loss of life

Should an accident result in loss of life, the Guaranteed Income Plan will ensure that your family receives the selected monthly benefit for the plan duration you choose.

Eligibility

Guaranteed Income Plan is only available to employed individuals between the ages of 18 - 66 and is renewable up to age 75. The monthly benefit selected should not exceed your monthly income.

Travel assist service

A 24-hour emergency travel medical advisory service is available during international travel for all single premium policies and annually renewable policies with premiums of USD 300 and above.

Sample illustration

The below table illustrates how much money you may guarantee for your family if unfortunate events strike.

Monthly income (USD)	Total minimum cash over 20 years (USD)
\$15,000	\$3,600,000
\$12,500	\$3,000,000
\$10,000	\$2,400,000
\$7,500	\$1,800,000
\$5,000	\$1,200,000
\$3,000	\$720,000
\$1,000	\$240,000
\$500	\$120,000

Enjoy valuable discounts with single premium plan payments

(3-year plan - 5%, 5-year plan - 10%, 7-year plan - 15%, 10-year plan - 20%)

The Guaranteed Income Plan is a flexible plan that can be customised to meet your specific needs.

Ask your insurance consultant about ways to enhance your plan.

Premium tables (Age 18 - 66)					
Benefit period: 10 years					
Class A					
Coverage Amount (US\$)	Annual Premium	3 years SP	5 years SP	7 years SP	10 years SP
500	N/A	N/A	414	547	735
750	N/A	393	620	820	1,103
1,000	N/A	524	827	1,094	1,470
1,500	276	786	1,241	1,640	2,206
2,000	368	1,048	1,654	2,187	2,941
2,500	460	1,310	2,068	2,734	3,676
3,000	551	1,571	2,481	3,281	4,411
4,000	735	2,095	3,308	4,374	5,882
5,000	919	2,619	4,136	5,468	7,352
7,500	1,379	3,929	6,203	8,202	11,028
10,000	1,838	5,238	8,271	10,936	14,704
12,500	2,298	6,548	10,339	13,670	18,380
15,000	2,757	7,857	12,407	16,404	22,056

Benefit period: 15 years					
Class A					
Coverage Amount (US\$)	Annual Premium	3 years SP	5 years SP	7 years SP	10 years SP
500	N/A	N/A	575	760	1,022
750	N/A	546	862	1,140	1,533
1,000	256	728	1,150	1,520	2,044
1,500	383	1,092	1,725	2,280	3,066
2,000	511	1,456	2,300	3,040	4,088
2,500	639	1,821	2,875	3,801	5,110
3,000	767	2,185	3,449	4,561	6,132
4,000	1,022	2,913	4,599	6,081	8,176
5,000	1,278	3,641	5,749	7,601	10,220
7,500	1,916	5,462	8,624	11,402	15,330
10,000	2,555	7,282	11,498	15,202	20,440
12,500	3,194	9,103	14,373	19,003	25,550
15,000	3,833	10,923	17,247	22,803	30,660

Benefit period: 20 years					
Class A					
Coverage Amount (US\$)	Annual Premium	3 years SP	5 years SP	7 years SP	10 years SP
500	N/A	454	717	948	1,274
750	239	681	1,075	1,421	1,911
1,000	319	908	1,433	1,895	2,548
1,500	478	1,362	2,150	2,843	3,822
2,000	637	1,815	2,867	3,790	5,096
2,500	796	2,269	3,583	4,738	6,370
3,000	956	2,723	4,300	5,685	7,644
4,000	1,274	3,631	5,733	7,580	10,192
5,000	1,593	4,539	7,167	9,476	12,740
7,500	2,389	6,808	10,750	14,213	19,110
10,000	3,185	9,077	14,333	18,951	25,480
12,500	3,981	11,346	17,916	23,689	31,850
15,000	4,778	13,616	21,500	28,427	38,220

Benefit period: 10 years					
Class B					
Coverage Amount (US\$)	Annual Premium	3 years SP	5 years SP	7 years SP	10 years SP
500	N/A	N/A	496	656	882
750	N/A	471	744	984	1,323
1,000	221	628	992	1,312	1,764
1,500	331	943	1,488	1,968	2,646
2,000	441	1,257	1,985	2,624	3,528
2,500	551	1,571	2,481	3,280	4,410
3,000	662	1,885	2,977	3,936	5,292
4,000	882	2,514	3,969	5,248	7,056
5,000	1,103	3,142	4,962	6,560	8,820
7,500	1,654	4,713	7,442	9,840	13,230
10,000	2,205	6,284	9,923	13,120	17,640
12,500	2,756	7,855	12,404	16,400	22,050
15,000	3,308	9,426	14,885	19,680	26,460



Benefit period: 15 years

Class B

Coverage Amount (US\$)	Annual Premium	3 years SP	5 years SP	7 years SP	10 years SP
500	N/A	437	690	912	1,226
750	230	655	1,035	1,368	1,840
1,000	307	874	1,380	1,824	2,453
1,500	460	1,311	2,070	2,736	3,679
2,000	613	1,748	2,759	3,649	4,906
2,500	767	2,185	3,449	4,561	6,132
3,000	920	2,621	4,139	5,473	7,358
4,000	1,226	3,495	5,519	7,297	9,811
5,000	1,533	4,369	6,899	9,122	12,264
7,500	2,300	6,554	10,348	13,682	18,396
10,000	3,066	8,738	13,797	18,243	24,528
12,500	3,833	10,923	17,246	22,804	30,660
15,000	4,599	13,107	20,696	27,365	36,792

Benefit period: 20 years

Class B

Coverage Amount (US\$)	Annual Premium	3 years SP	5 years SP	7 years SP	10 years SP
500	N/A	545	860	1,137	1,529
750	287	817	1,290	1,706	2,293
1,000	382	1,089	1,720	2,274	3,058
1,500	573	1,634	2,580	3,411	4,586
2,000	764	2,179	3,440	4,548	6,115
2,500	956	2,723	4,300	5,685	7,644
3,000	1,147	3,268	5,160	6,822	9,173
4,000	1,529	4,357	6,880	9,096	12,230
5,000	1,911	5,447	8,600	11,371	15,288
7,500	2,867	8,170	12,899	17,056	22,932
10,000	3,822	10,893	17,199	22,741	30,576
12,500	4,778	13,616	21,499	28,426	38,220
15,000	5,733	16,340	25,799	34,112	45,864

• A policy fee of US\$ 5.00 (Annual Policy) or US\$ 15.00 (Single Premium Policy) applies to each application.

Class A: Individuals in non-hazardous occupations with office duties.

Class B: Individuals facing limited exposure to occupational hazards with travel, superintending, engineering duties etc.

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