

Kuwait

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 Kuwait

**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

	Total Premiums Contributed USD 60,000		Life Cover USD 300,000
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Investment value after 20 years*

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

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

The fine print: Additional plan details

Plan Summary:

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



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.

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/kuwait.

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Navigating life together