

International Wealth Builder

More than just a savings plan



We understand the importance of saving, whether its for your child's education, your retirement, or a fancy wedding. That's why we offer a **flexible savings with built-in and add-on incentives and protection benefits to support you in achieving your savings goals.**

With **International Wealth Builder** we are offering you access to a choice of investment opportunities that will grow your savings for tomorrow, whilst safeguarding your loved ones for whatever the future might bring.

How the plan works

International Wealth Builder is a regular savings plan that can be customized to meet your needs and circumstances.

All you need to do is:



Choose your savings period between 10 to 25 years.



Contribute to the plan by selecting the **investment strategy** to meet your goals and circumstances. Payments can be made monthly, quarterly, semiannually or annually



Enhance your plan with **additional protection benefits** such as Critical Illness and more...



Understanding what your plan offers; customizing your benefits (starting from USD 200)



Premium starts at **USD 200 a month**



Flexibility to **choose your investment period**
(10 to 25 years)



Upfront bonus: one time bonus of up to 100% of your basic first year premium



Regular bonuses: If you keep contributing, we will keep rewarding you with bonuses



Involuntary loss of employment benefit: one year of premium paid on your behalf if you lose your job



Short term incapacity benefit: up to 2 years premium paid on your behalf if you unable to work due to short term incapacity



30 days free look period



Access to your savings per year: Up to four partial withdrawals



FREE benefit: second medical opinion

Maximum flexibility and hassle free investment

The beauty of International Wealth Builder is that you can choose to have your money managed by global expert fund managers via our risk targeted multi asset funds.

And with significant experience in managing funds, these fund managers will ensure your funds are diversified across **multiple markets** and **asset classes**.



The conservative strategy

- Designed for cautious customers not prepared to take significant risk. The main objective of this strategy is capital preservation and capital appreciation.
- This strategy has historically delivered returns of **2-3%**.



The balanced strategy

- Designed for customers willing to accept a medium level of investment risk in order to secure moderate capital appreciation.
- This strategy has historically delivered returns of **4-5%**.



The aggressive strategy

- Designed for customers prepared to accept higher level of risk, seeking strong capital appreciation.
- This strategy has historically delivered returns of **6-8%**.

Fund managers will leverage on market conditions, to protect your investment from potential market fluctuations and to accommodate your evolving needs and risk tolerance. You can change your investment strategy or switch funds for free at any time.

Multiple markets and asset classes

Your money can be invested in wide variety of asset classes such as:

- US equities
- US Bonds
- Global Bonds
- Global Equities
- European Equities
- Emerging Markets Bonds
- Pacific Equities
- Emerging Markets Equities
- Alternatives
- Cash

International Wealth Builder offers you built-in benefits to help you achieve your savings goals

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



Involuntary loss of employment

Monthly premium cover up to a year in case of job dismissal or redundancy.



Short term incapacity benefit

Monthly premium cover up to two years, in case of incapacity to work due to sickness or accident.



Second medical opinion

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

Premium health protection



Critical illness

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



Permanent total disability

Covers permanent total disability caused by sickness.

Premium accident protection



Permanent total disability

Covers permanent total 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.



Accidental loss of life

Provides lump-sum in case of loss of life due to an accident.



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

Stories Like Yours*

Rahul wants to save for his son's education, he wants to make sure that no matter what, his son can achieve his dreams. **International Wealth Builder** is the perfect solution for both Rahul and his son's future.



Rahul is **30 years old**, currently paying a premium of **USD 500** a month. He has chosen to save for **20 years**.

 Premiums Contributed USD 6,000 per year	 Upfront Bonus USD 2,400
Conservative Investment	@ 3% USD 161,548
Balanced Investment	@ 5% USD 201,337
Aggressive Investment	@ 8% USD 283,403

What if?

What happens if **Rahul loses his job?**

For one year, we will save on Rahul's behalf and pay his premiums.

What happens if **he is incapacitated?**

We will save on his behalf for up to 2 years.

**These figures are estimates only. They are not a reliable guide to the future performance of this investment. For more information about the policy contact your insurance consultant.*

The fine print: Additional plan details

Plan Summary:

Plan Details			
Issue age	1 month to 85 years		
Maturity age	End of selected savings period		
Minimum policy term	10 years		
Maximum policy term	25 years		
Premium payment frequency	Annually / Semi Annually / Quarterly / Monthly		
	Term	10 yrs	11 - 25 yrs
Minimum premium	Premium	\$4,800	\$2,400
Maximum premium	\$10,000,000		

Bonus

Upfront Bonus		Fund Persistency Bonus	
Annual Premium	Bonus Rate	Month	% of Accumulation Account
≤ \$5999 (\$200 to \$499 per month)	1%	31 – 60	0.24% p.a.
\$6000 to \$14399 (\$500 to \$1199 per month)	2%	61 – 120	0.48% p.a.
\$14400 to \$21599 (\$1200 to \$1799 per month)	3%	121 – 180	0.72% p.a.
\$21600 & above (\$1800 & Above per month)	4%	181 +	0.96% p.a.

Charges

Premium Charge: A premium charge equivalent to 5% of target premium will be deducted from account value as well as the inception bonus. Premium charge is also applicable on the excess premium, if any.

Policy Administration Charge		Net Annual M&E Rates	
Policy Term	% of Account Value of Capital Account	Policy Term	% of Capital / Accumulation Account Values
10	4.00%	0 - 30	1.44%
11 - 15	4.50%	31 - 60	1.20%
16 - 20	5.00%	61 - 120	0.96%
21 - 25	6.00%	121 - 180	0.72%
		181+	0.48%



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.

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Navigating life together