

Wealth Builder

Accumulate wealth your way




MetLife[®]



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Whether you want to set money aside for a child's education, retirement or to travel around the world, achieving your goals usually depends on sound planning and financial readiness.

To help you optimize your savings, we have designed Wealth Builder - a flexible solution that can be personalized to meet your financial aspirations while providing you with a valuable insurance that will protect your dreams and those of your loved ones.

HOW THE PLAN WORKS

START PLANNING FOR THE FUTURE

Close your eyes, envision the dreams you would like to achieve and customize your Wealth Builder Plan to make it suit your financial aspirations. You can invest a single lump sum or in regular contributions for a period of 5 to 20 years. You will have the flexibility of selecting the currency of your choice (USD, GBP or EURO*) and the Investment Strategy that best suits your risk appetite.

START BUILDING YOUR WEALTH

Now that you have personalized Wealth Builder as per your aspirations, your contributions will be immediately invested following your instructions.*

All you need to do is stick to your plan and enjoy the peace of mind that comes with knowing that you have started planning for your future and make additional contributions to maximize your prospects of wealth creation.

RELAX AND ENJOY THE FUTURE

When you feel that you are in position to afford your dreams, all you need to do is collect your account value and start making your dreams a reality!

It's as simple as that!

** In Oman, in order to meet regulatory requirements, Wealth Builder will be offered in USD currency with 40% of the premiums allocated to the Guaranteed Return Account (GRA).*



Benefits of Wealth Builder

INVESTMENT OPPORTUNITY

Wealth Builder provides you with access to a range of investment choices which stem from three fundamental investment strategies – Conservative, Balanced and Aggressive. Based on your financial objectives and risk tolerance, you will have the freedom to select from one or from a combination of these strategies. A brief description of the investment strategies we offer is provided in this brochure.

GUARANTEED INVESTMENT STRATEGY

Wealth Builder allows you to invest your savings in a conservative strategy that comes with a guaranteed investment return*.

Whatever the economic conditions, the plan will continue to provide you with a minimum guaranteed rate of return determined by MetLife.

**Applicable only for policies issued in USD*

FLEXIBILITY TO CHANGE YOUR ASSET MIX

The beauty of Wealth Builder is your ability to tailor-make your investments to the constantly changing market conditions. In fact, you will have access to 4 free fund switches that will allow you to leverage favorable market conditions by moving your investments from the conservative strategy to a more aggressive one or protect your account value from potentially significant market fluctuations by adopting a more careful approach.



year, you are entitled to two partial withdrawals per year and you may withdraw up to 80% of the Net Cash surrender value subject to Terms & Conditions.*

* *Partial Withdrawal will reduce your account value. Minimum amounts and Surrender charges may apply.*

VALUABLE OPTIONAL INSURANCE PROTECTION:

You may further customize your plan and enhance it by selecting from the below valuable insurance protection benefits:

Waiver of Premium on Disability: In case of unfortunate disability, MetLife will continue paying for all the remaining premiums to guarantee that the plan remains in force and that your goals remain unaffected.

Level Term Benefit: This supplementary benefit enhances your life insurance coverage with an additional lump sum payment of up to USD 2 Million paid to your beneficiaries along with the guaranteed life insurance benefit you have initially selected.

Income Benefit Rider: This benefit provides your beneficiaries with access to a monthly income that would help your dependents cope with the loss of your income in the event of your passing within the selected term and for the remaining period.

Spouse Term Insurance: A lump sum benefit is paid in the regretful event of spouse loss of life within the selected term.

VALUABLE PENSION BENEFIT

Instead of receiving your account value in a lump sum, you may elect to receive a regular monthly income for your lifetime. The monthly income will be paid to you for as long as you live and, in the regretful event of your loss of life during the guaranteed period, your dependents will continue to receive your monthly income for the remainder of that guaranteed period.

VALUABLE INSURANCE PROTECTIONS

Life insurance benefit is an important feature of your family's safety net. Wealth Builder comes packed with valuable life and accidental loss of life benefits that may help your dependents maintain their life style even if you are no longer here to provide for them.

In fact, in the event of loss of life, your beneficiaries will be entitled to 101% of the account value. If the loss of life is due to an accident, they will have access to 151% of the account value.

The accidental loss of life benefit covers policyholders aged between 5 and 65 and is subject to a maximum of USD 200,000 GBP 120,000 or EUR 160,000, depending on the currency selected.

ACCESS TO CASH SHOULD YOU NEED IT

It's always reassuring to know that you can access money quickly should the need arise. After the first

Personalized Wealth Building to Live Your Dreams



YOUR INVESTMENT CHOICES

Wealth Builder offers you the chance to reach the desired savings through access to three fundamental investment strategies. In fact, depending on your financial objectives and risk appetite, you may choose among our conservative, balanced or aggressive strategies. You can always tailor-make your plan by combining different strategies together.

CONSERVATIVE STRATEGY

This strategy might be the most suitable strategy for cautious investors and will provide the option to invest in:

- High grade fixed income instruments and government backed securities
- MetLife's Guaranteed Return Account (GRA) which promises a fixed minimum rate of return to protect your investments from unexpected market fluctuations.

BALANCED STRATEGY

The Balanced Strategy seeks capital growth through a combination of different types of investments. A proportion of your contributions is invested in Government backed international securities and the balance is invested in stocks. The spread and variety of investments aims to achieve a prudent balance between risk and reward.

AGGRESSIVE STRATEGY

The Aggressive Strategy seeks to provide you with long term capital growth mainly through investing in equity funds and is appropriate for investors who are willing to take a higher risk to produce a higher potential returns.

Note: In order to meet the regulatory requirements in Oman, MetLife will allocate 40% of the premiums to the Guaranteed Return Account (GRA).

STORIES LIKE YOURS

My name is Saleh and I am living in Dubai with my wife Leila and our son Ahmed. Ahmed was 2 years old when we discovered that the cost for education was fairly high with a tendency of increasing over the years. Fearing that our savings might not be enough to cover a decent higher education for our son, we started looking for other means of savings. Our Insurance Consultant introduced us to Wealth Builder.

By contributing with an affordable USD 500 per month for 15 years in a balanced investment strategy, it will allow us to accumulate around USD 129,000. With that sum in hand, Ahmed will have but to choose where he wants to continue his higher education.

Wealth Builder won't only put my money to work, but it will provide my dependents with the peace of mind knowing that they are protected in case anything happens to me.

"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."

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MetLife is a pioneer of life insurance with a presence of more than 50 years in the Gulf. Through its affiliates in Bahrain, Kuwait, Oman, Qatar and the United Arab Emirates, MetLife offers life, accident and health insurance along with retirement and savings products to individuals and corporations.

For more information, visit www.metlife.com

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