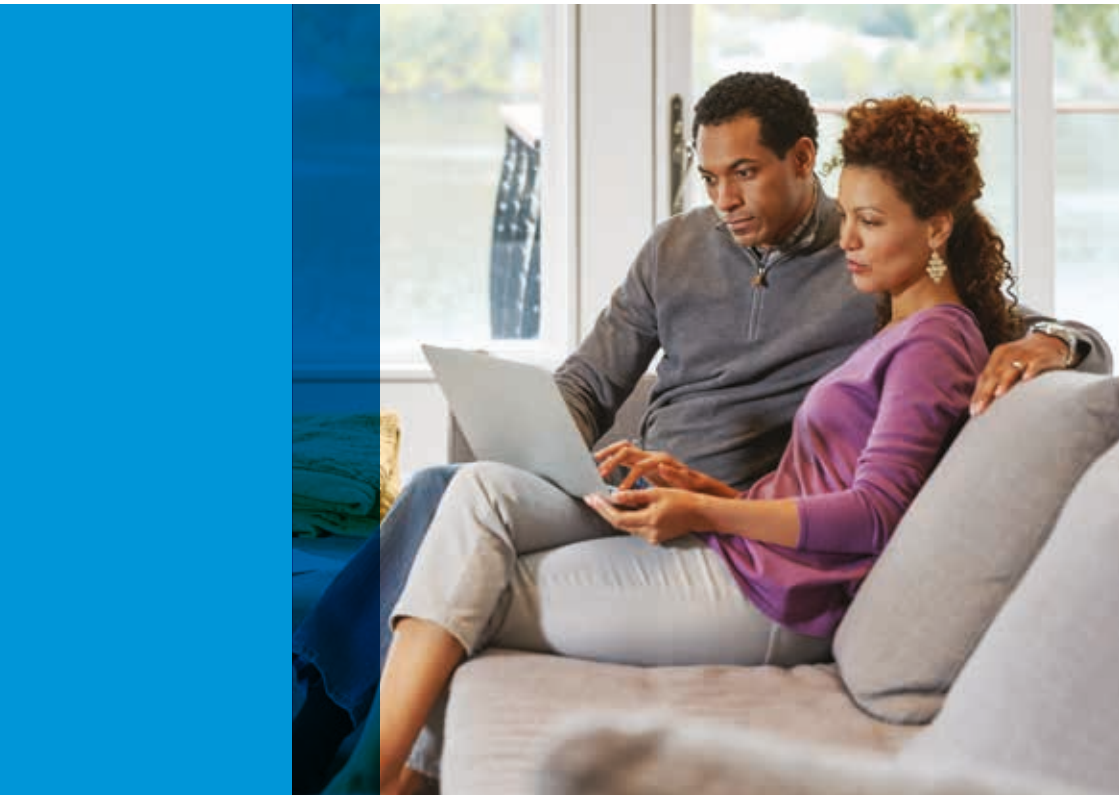


# Accumulate wealth your way





# How the plan works

Whether you're setting money aside for your child's education, saving up to travel or growing your wealth for retirement, you need to have sound planning and financial readiness.

Wealth Builder will help you achieve those goals by optimising your savings. It is a flexible solution that can be personalised to meet your financial aspirations while providing valuable insurance.



## Start planning for the future

Organise your goals and set out to achieve them by customising your Wealth Builder plan. 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

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 investing for your future. You can choose to make additional contributions to maximise your prospects of wealth creation.

## Relax and enjoy the future

When you have accumulated enough to achieve any of your goals, collect your account value for it, enjoy the moment of success and continue building up funds for your next goal.

# Benefits of Wealth Builder



## **Investment opportunity**

Wealth Builder gives you the chance to reach your desired saving objectives through access to various investment strategies.

## **Your investment choices**

Depending on your risk appetite you can choose to have your contributions allocated to one of our investment strategies: conservative, balanced and aggressive.

## **The conservative strategy**

Designed for customers who are focused on minimising losses, who are not prepared to take significant investment risks.

## **The balanced strategy**

Designed for customers who are focused on capital preservation / modest capital growth and prepared to accept a medium level of investment risk.

## **The aggressive strategy**

Designed for customers who are focused on capital growth and prepared to take significant investment risk.

## **Flexibility to change your asset mix**

Wealth Builder gives you the flexibility to tailor your investments to the constantly changing market conditions. With the ability to move from one investment account to another, you have the choice of leveraging favourable market conditions or protecting your account value from potentially significant market fluctuations by adopting a more careful approach.



### Valuable insurance protections

Life insurance benefit is an important feature that contributes to your family's safety net. Wealth Builder comes with valuable Life and Accidental Loss of Life benefits that may help your dependents maintain their lifestyle even if you are no longer here to provide for them. 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 policy owners 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 have access to funds quickly should the need arise. After the first 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 customise your plan and enhance it by selecting any of the valuable insurance protection benefits below:

#### **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.



# Stories like yours

My name is Saleh and I live 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 an affordable USD 500 per month for 15 years in a balanced investment strategy, we will be able to accumulate around USD 129,000. With that sum in hand, Ahmed will be able 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 if anything happens to me.

MetLife will charge VAT on all UAE policies which are subject to value added tax ("VAT") in accordance with the provisions of UAE Federal Law No. (8) of 2017 on VAT.

"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."

Manage your policies and access personalised financial and well-being content on myMetLife. Get the app or visit [www.mymetlife.net](http://www.mymetlife.net)

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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](http://www.metlife-gulf.com).



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