

Delivering on our promise to you

Millions of people around the world put their trust in us to be there for them when they need it most.

MetLife[®]



Always with you

At MetLife, our promise to take care of our insured members along with their beneficiaries or dependents, is one of the most important things we do.

What we did in 2015



A claim paid every
20 seconds

Over **1.9 million**
claims paid (95% of claims paid)

\$476 paid every
minute for
medical, life, and accident
and health claims

\$450 million
paid in claims and
benefits

Over **\$200 million**
paid in loans, surrenders and maturities

Why MetLife?

Global powerhouse

founded in

1868

operation in nearly

50
countries

approximately

100
million
customers

- > **Largest Life Insurance in the US**, Chile, Mexico & Korea
- > **Leading position** in over 20 countries including Egypt, Poland, Romania, Russia, Turkey, UAE, Japan & China
- > **Growing Presence** in India through PNB MetLife.

Financial strength

more than

\$4.3
trillion

of life
insurance
protection in
force¹

Financial Strength Ratings for Metropolitan Life Insurance Company*

Moody's Investors Service	Aa3
Standard & Poor's Ratings Services	AA-
A.M. Best Company, Inc.	A+
Fitch Ratings	AA-

In the Gulf

operates in

5
countries

Pioneer of life
insurance with a
presence of nearly

65
years
in the region

leading
life market
positions

in Bahrain, Kuwait,
Oman, Qatar, & UAE

1
million

customers in
the UAE

**Life Insurance
Company** of
the **year** in the
Middle East in

2014
and
2015

Meeting the **unique savings & protection needs** of the
local & expatriate population

¹ As of 12/31/13.

* As of 4/3/14. Ratings apply to Metropolitan Life Insurance Company financial strength and claims-paying ability and not the performance of any products.

With you all the way

Here are some real life testimonials received from MetLife customers who have benefited from our support when it was most needed. While each story is unique, the outcome revolves around one common denominator:

MetLife's ability to support our customers and deliver on our promises

Names have been changed for privacy reasons.



The story of a 71 year old woman who did not know she was entitled to more:

- Mr. Adel was diagnosed with brain tumor and had to be hospitalized for a year.
 - The retired couple had to draw on their life savings and borrow funds to cover medical expenses.
 - Mr. Adel used to handle all the paperwork and payouts. Unfortunately Mr. Adel lost his life, and Ms. Marwa was left alone and confused not knowing how to proceed.
 - Understanding the criticality of the situation, MetLife stepped in, guided her and helped her gather the required documents.
- While the expected claim was \$275,000, MetLife noticed that the husband also had an in-hospital coverage and she was entitled to an additional \$42,000.



The story of father who was in denial after losing his son:

- 26 year old Salem had sadly passed away.
- He had life insurance through his employer with his parents as beneficiaries.
- The parents never claimed on the insurance policy so MetLife followed up with Salem's employer to pay the claim and learned that the father was in denial about his son's death.
- We made sure to contact the parents and help them get what they were entitled to.



The story of James and Paula who lost their parents at a young age:

- The parents had life insurance but since the children were still minors, only their guardians could make a claim on the policy.
 - The guardians were living in the UK and to make a claim, evidence of legal guardianship in the UAE was required.
 - MetLife assisted by coordinating with our UK office to gather the required documents.
 - It was only a short time until the money was paid to the guardians.
- Today this money is helping with James and Paula's educations costs.

Unexpected events can happen at any time.

Having the right cover in place can provide invaluable financial support if the worst happens.