

# International Wealth Builder



## Product Description

### Why International Wealth Builder Plan?

- A pure savings and investments plan that can be customized to meet your investment objectives
- Offers attractive bonus schemes
- Built-in protection benefits
- Can be complemented with a range of supplementary insurance coverage

### Age Eligibility

Between 1 month to 85 years.

### Currency

USD only.

### Premium Payment Modes

Regular contributions (monthly, quarterly, semi-annually or annually).

### Contribution Period

5 to 25 years.

### Minimum Premium Payment Plan

Premium Term (years)	Minimum Target Premium (USD)
5 - 7	7,200
8 - 10	4,800
11 - 25	2,400

### Excess Premium (“Dump-In”)

**Minimum:** USD 250

**Maximum:** 10 times the annual target premium

## Policy Benefits

### A One of a Kind Investment Opportunity:

#### Investment Choices

Access to a range of investment strategies to suit your risk profile:

- **Conservative Strategy:** Designed for customers who are focused on minimizing losses, who are not prepared to take significant investment risks.
- **Balanced Strategy:** Designed for customers who are focused on capital preservation / modest capital growth, and who are prepared to accept a medium level of investment risks.
- **Aggressive Strategy:** Designed for customers who are focused on capital growth, and who are prepared to take significant investment risks.

#### Upfront Bonus

The plan offers a one-time bonus on your first year. The rate will be based on your investment amount during the first year, plan contribution period and premium payment mode.

Annual Premium (USD)	Bonus Rate
2,400 - 5,999	1%
6,000 - 14,399	2%
14,400 - 21,599	3%
21,600+	4%

### How is the Bonus calculated?

Upfront Bonus = Premium Amount x Bonus Rate x Plan Term

#### Example:

Plan details	Scenario 1	Scenario 2	Scenario 3	Scenario 4
Plan Term (Years)	10	15	20	25
Annual Premium (USD)	12,000	24,000	20,000	4,000
Contribution Mode	Annual	Monthly	Quarterly	Semi annually
Applicable Bonus	2%	4%	3%	1%
How is the Bonus Calculated	12,000 x 2% x 10	2,000 x 4% x 15	5,000 x 3% x 20	2,000 x 1% x 25
Total Bonus Amount (USD)	2,400	1,200	3000	500
Bonus Payment Frequency	First year	Every month	Every quarter	Twice a year

### What does this mean to you?

The bonus payment is based on the contribution period:

**Scenario 1:** USD 2,400 will be paid as lump sum on the first year.

**Scenario 2:** USD 1,200 will be paid every month during the first year.

**Scenario 3:** USD 3,000 will be paid every quarter during the first year.

**Scenario 4:** USD 500 will be paid twice a year during the first year.

### Persistence Bonus

The plan offers monthly persistence bonuses on accumulation account after the 31st month.

The amount is calculated as a percentage of your accumulated account value and will result in reducing the management and expense fees.

Policy Month	Persistence Bonus Annual Rate	Net Management & Expense Fees Annual Rate
0 – 30	-	1.44%
31 – 60	0.24%	1.20%
61 – 120	0.48%	0.96%
121 – 180	0.72%	0.72%
181 +	0.96%	0.48%

### How is the Bonus calculated?

The below figures are for illustration purposes only:

Plan details	Scenario 1	Scenario 2
“Age” of the Plan (Month)	42	300
Account Value at that time (USD)	30,000	80,000
Applicable Bonus	0.24%	0.96%
Management & Expense Fees	1.20%	0.48%
Monthly Bonus Amount (USD)	6	64
Monthly Management & Expense Fee (USD)	30	32

### Transfers

Unlimited free transfers between investment accounts are allowed, helping you to benefit from market fluctuations, or to protect your account value.

### The Protection Benefits:

#### Loss of Life Benefit

100% of the account value on the date of loss of life.

#### Involuntary Loss of Employment

In the event of loss of employment due to dismissal or redundancy, the plan will cover the basic monthly premium for up to 1 year to keep the plan active.

[Subject to terms & conditions of the plan.](#)

#### Short Term “Incapacity” Benefit

In the event of Short Term Incapacity caused by an accident or sickness; the plan will cover the basic monthly premium for up to 2 years.

[Subject to terms & conditions of the plan.](#)

#### What does “Incapacity” mean?

It is defined as one’s inability to work or perform regular daily tasks as a result of an accident or sickness

### Optional Insurance Benefits

#### Accidental Loss of Life

Up to USD 200,000 in case of loss of life due to an accident.

#### Permanent Total Disability

Guaranteed cash payment up to USD 250,000 in case of permanent total disability due to accident or sickness, paid as following:

Period of Permanent Total Disability (consecutive)	Percentage of PTD Benefit
6 months	20%
12 months	30%
24 months	50%

**Critical Illness**

A lump sum payout up to USD 250,000 if diagnosed with any of the 32 illnesses.

Stroke	End-stage Lung Disease	Motor Neuron Disease	Multiple Sclerosis
Major Cancers	Kidney Failure	Parkinson's Disease	Paralysis
First Heart Attack	Major Organ / Bone Marrow Transplant	Systematic Lupus Erythematosus with Lupus Nephritis	HIV due to Blood Transfusion and Occupationally-Acquired HIV
Serious Coronary Artery Disease	Aplastic Anemia	Major Head Trauma	Encephalitis
Heart Valve Surgery	Loss of Hearing	Bacterial Meningitis	Apallic Syndrome
Fulminant Hepatitis	Loss of Speech	Blindness	Poliomyelitis
End Stage Liver Failure	Muscular Dystrophy	Coma	Progressive Scleroderma
Pulmonary Hypertension	Alzheimer's Disease / Severe Dementia	Major Burns	Benign Brain Tumor

**Waiver of Premium on Loss of Life or Disability**

MetLife will waive all the remaining premiums payable by you to guarantee the plan remains in force and your goals remain unaffected in case of loss of life or disability.

**Other Plan Features:**

**Partial Withdrawal (Surrender)**

- Partial withdrawals are allowed after 24 policy months and after receiving 2 years full target premiums
- Maximum 4 partial withdrawals are allowed per policy year
- Maximum withdrawal amount is 80% of the accumulation account
- Minimum withdrawal amount can be USD 2500. A partial surrender charge & processing fee will be applicable
- Minimum remaining amount in accumulation account should be equal to one 1 annual target premium

**30 - Day Free Look Period**

MetLife offers a 30 day free trial, during which time you may cancel the plan by writing to Customer Service Department

at MetLife, P.O. Box 371916, Dubai, U.A.E. within the first 30 days following the issuance date. You are entitled to a refund of premium. No refund will be made if a claim has already been paid. Please note that any refunded premium is not subject to interest and that the refunded amount maybe less than the paid premium if the selected investment accounts depreciate due to unfavorable market fluctuations.

**Risk Factors**

You may get back less than the amount shown in the illustration or less than paid due to:

- Performance of the investment accounts you have selected (investments may fluctuate based on market conditions)
- Withdrawals you have made
- Missed premium payment(s)\*
- Tax rules (if applicable)

**Tip: Monitor your investment accounts performance regularly. You have the flexibility to change your investment accounts selection to suit your risk appetite and market conditions.**

\*Monthly fees will be deducted from your cash value. If the amount can't be covered by the cash value, policy will terminate after a grace period of 31 days.

**Policy Fees**

- Policy Administration Fee
- Management & Expense Charge
- Premium Fee

**Current Expenses and Charges**

**Administration Charge**

The policy administration charge is expressed as a percentage of the account value and is deducted monthly.

Policy Administration Charge	
Policy Term	% of Account Value of Capital Account
5-7	3.50%
8-10	4.00%
11-15	4.50%
16-20	5.00%
21-25	6.00%

**Management and Expense Charge**

Net Annual M&E Rates	
Policy Month	% of Capital / Accumulation Account Values
0-30	1.44%
31-60	1.20%
61-120	0.96%
121-180	0.72%
181+	0.48%

The above annual M&E charge is net of annual persistency bonus.



**Surrender Charges for Contribution Period: 16 - 25 years**

End of Policy Month	Policy Term									
	16	17	18	19	20	21	22	23	24	25
<b>1 - 18</b>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>24</b>	67%	69%	72%	74%	76%	82%	83%	85%	86%	87%
<b>36</b>	64%	67%	69%	72%	74%	80%	82%	83%	85%	86%
<b>48</b>	61%	64%	67%	69%	72%	78%	80%	82%	83%	85%
<b>60</b>	58%	61%	64%	67%	69%	76%	78%	80%	82%	83%
<b>72</b>	55%	58%	61%	64%	67%	74%	76%	78%	80%	82%
<b>84</b>	51%	55%	58%	61%	64%	71%	74%	76%	78%	80%
<b>96</b>	47%	51%	55%	58%	61%	69%	71%	74%	76%	78%
<b>108</b>	42%	47%	51%	55%	58%	66%	69%	71%	74%	76%
<b>120</b>	38%	42%	47%	51%	55%	62%	66%	69%	71%	74%
<b>132</b>	33%	38%	42%	47%	51%	59%	62%	66%	69%	71%
<b>144</b>	27%	33%	38%	42%	47%	55%	59%	62%	66%	69%
<b>156</b>	21%	27%	33%	38%	42%	51%	55%	59%	62%	66%
<b>168</b>	15%	21%	27%	33%	38%	46%	51%	55%	59%	62%
<b>180</b>	8%	15%	21%	27%	33%	41%	46%	51%	55%	59%
<b>192</b>	0%	8%	15%	21%	27%	36%	41%	46%	51%	55%
<b>204</b>	0%	0%	8%	15%	21%	30%	36%	41%	46%	51%
<b>216</b>	0%	0%	0%	8%	15%	23%	30%	36%	41%	46%
<b>228</b>	0%	0%	0%	0%	8%	16%	23%	30%	36%	41%
<b>240</b>	0%	0%	0%	0%	0%	9%	16%	23%	30%	36%
<b>252</b>	0%	0%	0%	0%	0%	0%	9%	16%	23%	30%
<b>264</b>	0%	0%	0%	0%	0%	0%	0%	9%	16%	23%
<b>276</b>	0%	0%	0%	0%	0%	0%	0%	0%	9%	16%
<b>288</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	9%
<b>300</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

The above are the key features of the product. Please refer to policy contract for further clarifications and complete coverage conditions/exclusions; in case of discrepancy between the conditions mentioned above and the policy itself, the latter shall supersede.

MetLife reserves the right to change its charges. You will be informed in advance for all charges on your policy.

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