

FutureSeries

# Best value for Protection and Savings offshore



## FutureSeries

Saving and Protection isn't one-size-fits-all, and neither are our solutions. If you're looking for a convenient, yet personalized approach to growth-oriented savings while protecting yourself and your loved ones with world-class life insurance coverage, we have the perfect solution for you. This insurance solution is designed to help you in reaching your financial goals. Choose your investment strategy, diversify your funds, and protect your family and your future with additional protection benefits.

### How the plan works

Whether you're setting money aside to build a better life for the people you love or for saving up for travel or retirement, you need to have sound planning and financial readiness.

FutureSeries will help you achieve those goals by optimizing your savings while protecting your family. It is a flexible solution that can be personalized to meet your financial aspirations while providing valuable insurance coverage.

The plan also comes with bonus features and is designed to help you safeguard your loved ones, should something unexpected happen to you, through extra protection benefits based on your contributions which best serves your goals.



## Benefits of FutureSeries plan

### Saving opportunity

FutureSeries gives you the chance to reach your desired saving objectives through access to various offshore 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 minimizing 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 of coverage

FutureSeries can be tailored to suit your needs:

- It's a flexible plan that allows accessibility to several funds from the conservative to balanced to the aggressive strategy. The funds are 100% offshore and are denominated in US dollar currency.
- You can invest any amount into your plan, even if it's over and above the premium, beginning from the first year (subject to company's approval).
- For the life protection, you may opt to have the highest of face amount or the account value, or as a second option to choose the sum of both the face amount and the account value.



### **Accelerated terminal illness**

You will get access to the life insurance benefit when you're diagnosed with a terminal illness. Accelerated terminal illness\*\* is a feature that grants you half of your coverage (up to USD 250,000) with no extra charge.

### **Telemedicine and e-consultancy through World Care International**

Access to free expert care from world-renowned medical centers in the US specializing in your condition.

### **Access to your offshore funds should you need it**

It's always reassuring to know that you have access to funds quickly should the need arise, but this will discontinue your policy which is referred to as surrender. Once you surrender your policy, you may receive your full net cash surrender value offshore and your benefits will cease.

You are also entitled to two partial withdrawals per year, and you may withdraw up to 80% of the net cash surrender value offshore subject to terms & conditions\*.

We always recommend that you carefully consider any of these options since the valuable protection for you and your loved ones will be affected.

\*Partial withdrawal will reduce your account value. Minimum amounts and surrender charges may apply.

\*\*A terminal illness is considered as an advanced and incurable sickness that will result in loss of life within 12 months. The coverage for terminal illness will be effective after 12 months from the policy issue date.

## Indexation

Option to select an increasing contribution of 2% or 4% or 6% year over year to counter the effect of inflation for your savings and retirement. FutureSeries gives you the flexibility to tailor your investments to the constantly changing market conditions, with the ability to increase your contribution year over year to protect your account value from inflation and from potentially significant market fluctuations by adopting a more careful approach.

## Congratulations' gift by MetLife

It is clear that a “big event” boosts people’s happiness and life satisfaction and we understand the power of life events, but it does not have to cause significant impact on finances. And that makes it a great opportunity for MetLife to engage with you at the right time; up to USD 500 per event will be added to your account value, to cover 2 of the following positive life events:



Purchase of a home



Marriage



Birth of a child or  
legal adoption



High school or  
university graduation



Retirement

All you need to do is inform us of that “big event” and enjoy the peace of mind that comes along with knowing that you and your family are covered against life’s unexpected twists and turns.

## **Valuable additional optional insurance protection**

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

### **Waiver of premium on disability or death:**

In case of disability or death (applicable for policies where the owner is different than the insured), MetLife will continue paying for all the remaining premiums to guarantee that the plan remains in force till the end of the contract duration and that your goals remain unaffected.

### **Recovery benefit:**

This supplementary benefit allows for payment of an additional sum up upon the diagnosis of any of the below listed 11 major cases:

Heart attack, coronary artery disease requiring surgery, stroke cancer, renal failure, blindness due to sickness, multiple sclerosis, coma, paralysis, major burns, major organ transplantation\*.

### **Spouse pension benefit:**

In the event of loss of life, this benefit allows for regular scheduled quarterly income to the beneficiary that may help your dependents maintain their lifestyle even if you are no longer here to provide for them.

### **Spouse term insurance:**

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

**Speak to your MetLife Representative to find out more.**

\* Please refer to key fact documents for more information and availability of rider. Subject to policy terms & conditions.



## Stories like yours

I'm Sami; my wife and I have decided a year ago to start planning for our retirement. We had to look for an investment plan that would help us build up sufficient savings with potentially good returns over a period of 20 years.

Our insurance consultant introduced us to FutureSeries, because it not only allows us to choose the investment strategy based on our risk profile, but also ensures that our family will receive benefits from the insurance protection in case unfortunate events happen. By contributing an affordable USD 300 per month starting age 37 for 20 years in a balanced investment strategy, we will be able to accumulate around USD 88,000 for our retirement while protecting your family with a USD 150,000 life coverage.

FutureSeries, won't only put my money to work, but it will give me the peace of mind that, no matter what happens to me, my family will maintain the lifestyle they are accustomed to.



“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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For more information, visit [www.metlife.com](http://www.metlife.com)



American Life Insurance Company امريكان لايف انشورنس كومپاني - MetLife, Inc. إحدى شركات

Commercial register no. 3623 on 13 July 1953 and registered in the register of insurance companies Sub. No. 30 on 29 November 1956, Governed by the insurance regulation law Decree no. 9812 as of May 4 1968 and its amendments.  
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MetLife Lebanon, July 2022 FutureSeries Brochure EC 30072022