

International Saving Plan

Unmatched bonuses, flexibility and insurance protection

MetLife AlicoSM



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We always hear about the importance of saving for the future and the need to plan for our children's education or for our Golden years. Whatever your goals are, with the International Saving Plan, MetLife Alico introduces the perfect solution that will optimize your hard earned savings and help you reach your financial goals and aspirations. This revolutionary investment vehicle will not only ensure a systematic and disciplined approach to wealth creation but also provide you with the insurance protection you and your loved ones need.

BENEFITS OF INTERNATIONAL SAVING PLAN

Achieving as high as 820% Allocation on day one!*

Depending on the annual premium you select and length of contribution period, you will receive a very attractive up-front bonus that will substantially increase your account value from day one.

Fund Persistency Bonus*

You will also receive a monthly Persistency Bonus of up to 0.65%p.a of your account value. Since this is a factor of the number of paying years, the longer you contribute the higher you are rewarded every year.

** The examples overleaf show how these bonuses are calculated.*

Free Accidental Death Benefit:

In the unfortunate event of the policy owner's loss of life due to an accident, the beneficiaries will receive an additional 50% of the Account value up to a maximum of \$200,000. (T&C may apply on accidental death)

Multiple Maturity Payout Options:

At the end of premium payment term you will have the choice of receiving your account value as:

- Lump Sum Payout
- Guaranteed Income for 20 years or for life thereafter.
- Partial Withdrawals
- Partial Lump sum and Partial Annuity



YOUR INVESTMENT, YOUR CHOICES

International Saving Plan is designed to offer you access to a wide range of professionally managed International funds across various asset classes. You can invest in a customized investment portfolio that suits your risk and return profile. Your investment choices range from one or a combination of our three investment strategies (Conservative, Balanced, Aggressive).

Flexible Investments

Having the flexibility to match your investment strategy to your immediate needs is a very important consideration in choosing a plan. The International Saving Plan provides you with the flexibility to re-allocate your investments across various asset classes at any point of time. You can base these transfers on your age, risk tolerance, prevailing market conditions or simply on your preference.

Access to cash should you need it

It's always reassuring to know that you can access money quickly should the need arise. With the International Saving Plan, you can take out a loan for up to 80% of the Net Cash Surrender Value after the second policy year. Furthermore, withdrawals or partial surrenders can be made at any time after the first Policy Anniversary.

CHOICE OF ADDITIONAL PROTECTION BENEFITS

To ease the financial burden on you and your family, the International Saving Plan can be enhanced with additional benefits that will provide you with financial support when it is most needed.

Waiver of premium

If as a result of a serious medical condition, disability or loss of life you are no longer able to earn an income, MetLife Alico will waive all future premiums and allow your savings and insurance protection to continue as planned.

Additional Life Cover

This additional protection will ensure that in the unfortunate event of your death, in addition to your account value, your dependants will receive a lump sum payment that will help them maintain their standards of living and ensure their financial independence.

Critical Illness Benefit

This benefit pays a lump sum on diagnosis of one of the 32 covered critical illnesses to help you and your family bear the expenses of your treatment or private nursing care.

Spouse Term Rider

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

Spouse Pension Rider

Spouse has access to a regular income for the selected period of time in case of the insured's loss of life.

Income Benefit Rider

A monthly benefit will be paid to the beneficiary in case of owner's loss of life with in the selected term for the remaining period.

Accident & ISP Protection - Benefit

Valuable insurance cover available for:

- Accidental Loss of Life
- Permanent Partial and Permanent Total Disability

FREQUENTLY ASKED QUESTIONS

Can I surrender my Policy? If so what do I get?

You can surrender your International Saving Plan at any time and you will receive your account's net cash value which is the Account Value less the surrender charge less any outstanding policy loan balance if any.

What is a Free Look Period?

MetLife Alico offers a 30 day look period, during which time you may cancel the plan by writing to Customer Service Department MetLife Alico, P.O. Box 5984, Sharjah, U.A.E. within the first 30 days following the issuance date. All payments refunded will be minus levy taxes if applicable.

KEY FACTS OF THE INTERNATIONAL SAVINGS PLAN

Policy Terms & Minimum Premiums	
Policy Terms	Minimum Premium
5 - 7 years	\$7,200
8 - 10 years	\$4,800
11 - 20 years	\$2,400

Insured Age Limits	
Minimum Entry Age: 1 month	Maximum Entry Age: 85 years

Policy Termination
At policy anniversary following insured's 100th birthday or when the policy is surrendered by the policy owner



ILLUSTRATIVE EXAMPLES ON HOW BONUSES ARE CALCULATED

Upfront Bonus:

If you invest a premium of \$1,500 per month for a contribution period of 20 years, MetLife Alico will invest on your behalf an additional amount of \$10,800.

If you invest \$1500 p.m., on day one, your allocation in the plan would be \$12,300!

The table below shows the bonus rate relative to the annual Premium levels

Annual Target Premium	Bonus %
4,800 – 11,999	1.0%
12,000 - 17,999	2.0%
18,000 +	3.0%

For the example above, the bonus was calculated as follows:

$$\text{Bonus} = (\text{Plan Term} * \% \text{bonus}) * \text{Your Annual Premium}$$

$$= (20 * 3\%) * \$18,000 = \$10,800$$

$$\text{Invested Amount on day one} = \text{Your contribution} + \text{Our Bonus}$$

$$= 1,500 + 10,800 = 12,300$$

Fund Persistency Bonus:

If you invest a yearly premium of 12,000 for a 20-year term, and on the 6th year, your account value has for example reached \$85,000, you will be entitled to \$28.33 bonus every month. Depending on the performance of your funds and hence your account value, this bonus may fluctuate from month to month.

The table below highlights the percentage bonus relative to the number of years that elapsed:

Policy Year	Bonus %
2 to 5 years	0.20%
6 to 15 years	0.40%
16 + years	0.65%

For the example above, the bonus was calculated as follows:

$$\text{Persistency Bonus} = (\text{Account Value} * \% \text{bonus} / 12)$$

$$= (\$85,000 * 0.40\% / 12) = \$28.33$$

MetLife, Inc. is a leading global provider of insurance and financial services with more than 140 years of experience and operations throughout the United States, Latin America, Japan, Asia Pacific, Europe and Middle East. Through its subsidiaries and affiliates, MetLife, Inc. reaches 90 million customers in over 60 countries, is the largest life insurer in the United States¹ and Mexico², and has relationships with more than 90 of the top 100 FORTUNE 500® companies³, and over seventy percent of all Fortune 500® companies.

The MetLife companies offer life insurance, annuities, automobile and home insurance, retail banking and other financial services to individuals, as well as group insurance and retirement and savings products and services to corporations and other institutions.

For more information, visit www.metlife.com

¹ #1 U.S. Life Insurer (Grp+Ind - based on policies in force) – LIMRA, June 2010

² Estadísticas AMIS, June 2010

³ FORTUNE 500®, May 2010. FORTUNE 500® is a registered trademark of FORTUNE magazine, a division of Time, Inc.

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