

## **Benefits of Future Gold Program**

### **Wealth Creation**

With Future Gold” program, the process of accumulating money starts as soon as your policy is issued giving you a clear path towards the future you are aiming to have.

Making regular contributions will help grow your account value.

### **Maximum Flexibility**

“Future Gold” Program’s investment can be modified to suit changing circumstances offering you the flexibility of building wealth through a carefully selected investment in compliance with the Sharia

### **Wealth Protection**

“Future gold” Program’s diversified and professionally managed funds give you the option to select a guaranteed investment account that protects your wealth when markets are on the downside.

### **Your Investment, Your Choices?**

With “Future gold” program, you have the ability to select the strategy that best suits your needs

MetLife draws on the service of some of the most skilled and experienced financial managers in the world to look after your investment and push them into the fast lane.

Our team of experts will grant you access to a range of investment choices that stems from three fundamental investment strategies:

### **The Conservative Strategy**

The funds under the conservative Strategy might be the suitable choice for a cautious investor.

It seeks lower risk return by means of investment primarily in fixed income securities. This strategy offers a range of sub-accounts backed by mutual funds or securities consistent with the conservative Strategy goals and parameters.

## **The balanced strategy**

The balanced strategy seeks capital growth through a combination of different types of investments

A large proportion of the funds is invested in Government backed securities

The spread and variety of investments aim to give you the potential returns associated with a medium investment risk over the long-term

## **The Aggressive Strategy**

The Aggressive Strategy seeks to provide you with capital growth mainly through investment in equity funds

This strategy may provide higher returns associated with greater investment risk when compared to other strategies

## **Additional benefits of “Future Gold” Program**

Transfer Between Strategies

At different times in your life your appetite to risk will change, in fact, you might get more cautious or more adventurous depending on your circumstances

Having the flexibility to match your investment strategy to your immediate needs is a very important consideration while choosing a plan

With “Future Gold” Program, you can make up to 4 free transfers per year and move your savings quickly and easily between funds and strategies

)Subject to standard plan guidelines(

## **Additional Contributions**

“Future Gold” Program allows you to make additional contributions and seize the opportunities offered during a favorable investment climate

### **Access to cash should you need it**

It's always reassuring to know that you can access money quickly should the need arise.

with "Future Gold" Program you can make partial surrenders for further details on terms and conditions please contact your Relationship Manager.

### **Additional Insurance protections**

You may further customize your plan and enhance it by selecting additional valuable benefits, all what you have to do is to consult your Relationship Manager

### **For more information**

please call the Bancassurance department at 06-5629400 Ext 5611/5612/5616

**Subject to the policies and provisions of the insurance company\***