

Benefits of Future Gold Program

Wealth Creation

With the 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

The “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

The “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 the “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 are 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 the “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 the “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

The “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 the “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 you have to do is consult your Relationship Manager.

For more information

Please contact the call center 06-5200999 or Bancassurance department at 06-5629400 Ext 2052/2057

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