

Peace of mind for you and your family with Critical Illness Care Plus



Critical Illness Care Plus provides financial support to cover the costs of treatment or loss of income to help you and your family focus on your recovery, if diagnosed with any of the 35 covered illnesses.

Understanding what your plan offers

Critical Illness Benefit

1. Insured / Spouse:

- Benefit payment will be severity-based of the 35 covered illnesses.
- Amount payable (as a % of the face amount) will vary depending on the critical illness category and tier of the claim.

Minimum Coverage	Maximum Coverage
OMR 20,000	OMR 750,000

Once 100% of the face amount is paid (either as a single claim or accumulated through multiple claims), the benefit will be terminated.

2. Children:

- A lump sum of OMR 7,500 will be paid (for each child).
- Benefit covers for up to 5 Children, upon diagnosis of any of the covered conditions.

**Benefits cannot be paid in countries under international sanction. Product is available for sale for Gulf residents only.*

Waiver of Premium

MetLife will pay premiums due for six months, to guarantee that the policy remains in force, under the following conditions (of the main insured):

- **Total Temporary Disability due to Accident or Sickness** – for self-employed and unemployed individuals;
- **Involuntary Loss of Employment** - for public or private sector employees.

Waiting period of 60 days applicable before claim is paid out.

Disclaimer: Once you decide to protect you and your loved ones with this plan, the insurance policy will be provided by MetLife. While the Bank is only a distributor, this insurance contract will be between MetLife and the customer.

*American Life Insurance Company is a MetLife Inc. Company.
Oman Tax Card: 8132000. CR. No. / License No.: 1122495; VAT
Registration. No. OM1100010517*

About MetLife

MetLife, Inc., through our affiliates and subsidiaries ("MetLife"), has helped generations of people around the world protect their families and finances. We are one of the world's leading financial services companies, providing insurance, annuities, employee benefits and asset management to our individual and institutional customers. MetLife has operations in more than 40 markets globally and holds leading positions in the United States, Japan, Latin America, Asia, Europe and the Middle East.

With a heritage going back 155 years, MetLife has an adaptable business model that has enabled us to grow quickly, across a wide range of markets and distribution channels, under a variety of economic, social and political conditions.

MetLife Globally

155 years of operation ¹	~45,000 employees worldwide ²	Provide service and products in 40+ global markets
No. 54 on the 2023 Fortune 500® list	Financial Strength Ratings³ <ul style="list-style-type: none"> A.M. Best Company, Inc. A+ Fitch Ratings AA- Moody's Investors Service Aa3 Standard & Poor's Ratings Services AA- 	\$600 billion total assets under management ^{4,5}

MetLife in the Gulf

65 YEARS heritage in the region	Number of customers in the Gulf and LEVANT: 900,000+	Number of employees in the Gulf OVER 700
8 COUNTRIES presence in UAE, Bahrain, Oman, Kuwait, Qatar and LEVANT (Egypt, Lebanon and Jordan)	\$276M Claims paid in 2022	99% Successful claims payout rate

Awards and Recognitions in Gulf

#1 insurance brand in the UAE

Understands its customers, flexible, future oriented and genuine⁶.



MENA IR Insurance Awards



MENA Insurance Awards



Middle East Insurance Industry Awards



UAE Insurance Authority



Digital Excellence Awards
Cerebrity of the 3rd annual Conclave



Middle East Insurance Industry Awards



UAE Insurance Authority



Middle East Insurance Industry Awards

1 As of March 24, 2023.

2 As of December 31, 2022. Headcount includes AmMetLife (Malaysia JV), MetLife Legal Plans (Hyatt Legal), Maxis, Versant and Ecuador.

3 Financial Strength Ratings for the Metropolitan Life Insurance Company and the Metropolitan Tower Life Insurance Company as of August 2, 2023.

4 See MetLife's 2022 Sustainability Report for more information. Visit metlife.com/sustainability.

5 At estimated fair value as of December 31, 2022. Represents assets managed by MetLife Investment Management and certain of its affiliates (MIM). Additional information about MetLife's total assets under management is available under "Fact Sheets" on the MetLife Investor Relations website at <https://investor.metlife.com>.

6 IPSOS - Insurance Brand Healthy Study - Retail Insurance Category 2019.