

# Index



# Investments that help you achieve your dreams

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No one knows what the future holds but that doesn't stop us looking towards our short and long-term goals. A dream home, a year off to discover the world, your children's education or even your retirement goals. **Whatever your plans are, in order to achieve them we must first protect and secure them.**

Dreams are turned into reality through smart investments of time and money. **With MetLife nothing will come between you and your future goals, as we will help you to invest into them.** The Indexa program allows you to invest wisely in either Egyptian pounds and in US dollars.



# A world of benefits

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Indexa allows you to choose the basic security deposit **starting from 150,000 EGP or 25,000 USD**. It also gives you the freedom to choose between protection that consists of the basic security deposit or the investment account balance, whichever is bigger, and protection that consists of the basic security deposit in addition to the investment account balance. As well as choosing the amount allocated for investment through:

- The insurance premium only
- Adding a specific amount to the Insurance premium
- Adding irregular payments to your investment account

You can also choose the convenient timing to receive your account balance, based on your needs, knowing that the program is eligible until the age of 85 years old.

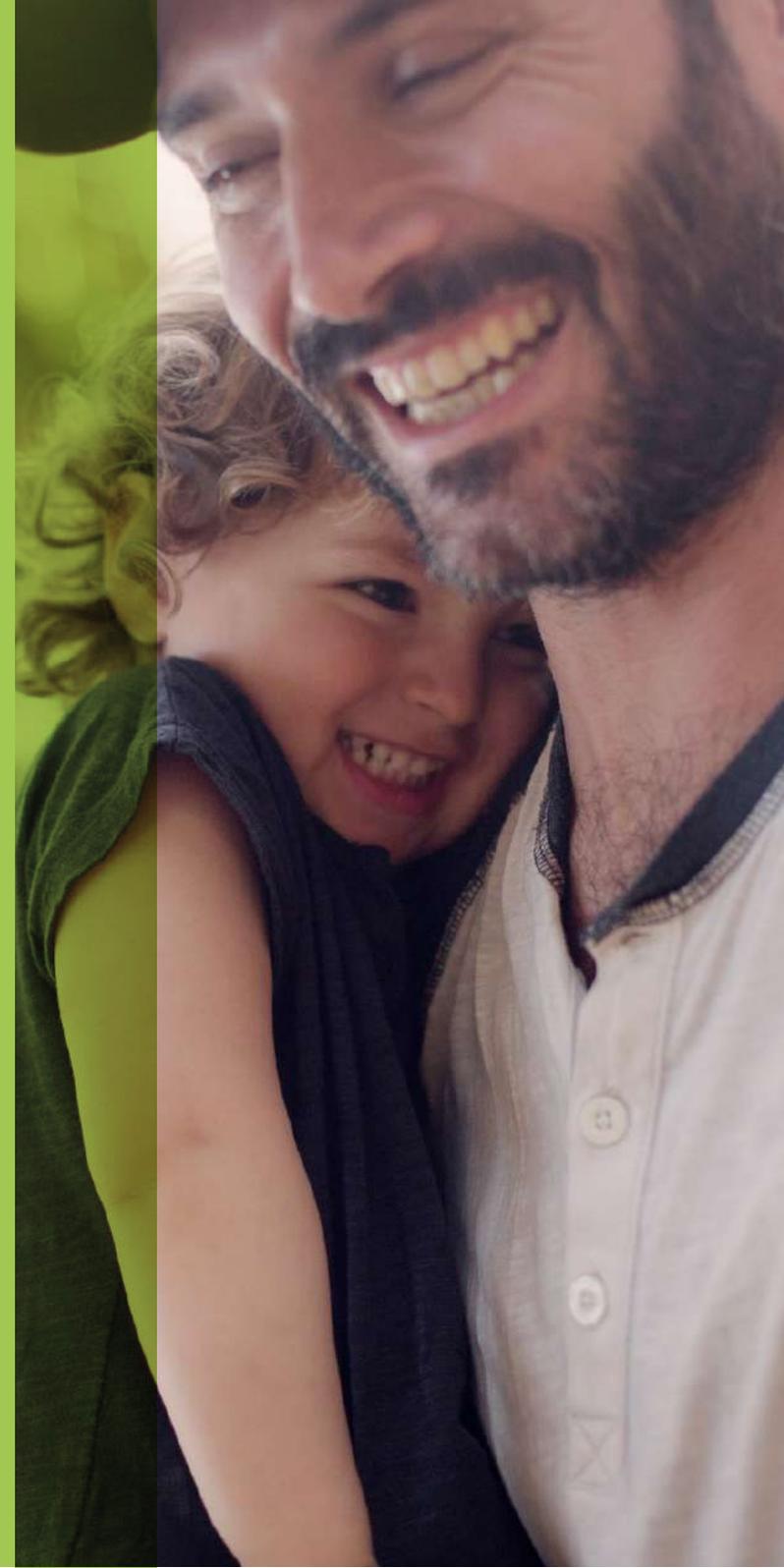


# Additional benefits

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**Bonuses (grants):** By paying your due premiums regularly, you can get an annual bonus on policy year 6 to year 15, in accordance with the terms and conditions of the policy.

**Transparency:** For us to make the program more transparent, an annual statement of the account showing your policy investment account activity will be sent.



# Three ways to enjoy your benefits

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1

Select the basic insurance amount you want and choose the amount of protection

2

Fill out the insurance application form and complete all the insurance basic requirements

3

Start your future investments now



# Indexa Investment Strategies

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## 1 - Conservative strategy:

The funds that are listed under the conservative strategy are considered to be the right choice for the prudent investor, as they lead to low-risk returns by investing in fixed-income securities. This strategy provides a range of subsidiary accounts supported by specialized investment funds or securities that are in line with the objectives and scope of the conservative strategy.

## 2 - Balanced strategy:

This aims to achieve capital growth by combining different types of investment channels. Some of the funds under the balanced strategy are invested in bonds and stocks. This investment diversity aims to give you a fair return in the long-term with medium investment risks.

## 3 - The bold strategy:

This strategy aims to achieve long-term capital growth by investing in different mutual funds. Your investment will follow the performance of the mutual fund that you choose.



## **The bold strategy follows two types of funds**

### 3A - The Multiple Fund:

This fund aims to achieve the biggest return on your investments, within the limits of risk in the various investments available in the fund.

### 3B – The Islamic Fund (Bank of Egypt):

Aims to achieve the maximum of the fair periodic growth of your investments in the long term without facing high risks, to preserve your invested money by investing in stocks of industrial and production companies that follow the Islamic regulations.

The cost associated with managing the company's investment portfolio is deducted before determining the unit price. This cost may change from time to time based on several factors, to name but a few the cost of investment management.

The information in this brochure is indicative and is subject to the terms and conditions of Indexa's policy registered with the Egyptian Financial Regulatory Authority and issued by MetLife Life Insurance Company.

# About MetLife

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MetLife, Life Insurance Company (Previously, Pharaonic American Life Insurance Company- MetLife Alico) was incorporated in **Egypt in 1997**.

**1st life insurance company to enter the Egyptian market** with a major shareholding of an international life insurance company.

For **more than 20 years**, MetLife's accomplishments in Egypt have proven our capabilities to offer Life Insurance, Accident & Health, Retirement Planning, and Wealth Management solutions **to more than one million customers**.

At MetLife we're always looking forward to **strengthening and developing our marketing and administrative skills** in all fields to continue providing protection and assistance to the Egyptian family.

MetLife Life Insurance Company is an Egyptian joint-stock company under the provisions of Law No. 10 of 1981 and its amendments and holds license No. (10) from the Egyptian Financial Regulatory Authority.

