

# What is Life Cover Provider ?

- Life Cover Provider is a policy which pays out a lump sum on your death.
- Life Cover Provider is uncomplicated - you choose your required level of cover within Metropolitan Life's minimum and maximum levels.
- Basic, uncomplicated underwriting procedures and quick review and feedback of applications.
- You may nominate one or more beneficiaries to receive the lump sum death benefit.
- You may cede or use this policy as collateral.
- To ensure simplicity and affordable premiums, there are no surrender values or loans with Life Cover Provider.

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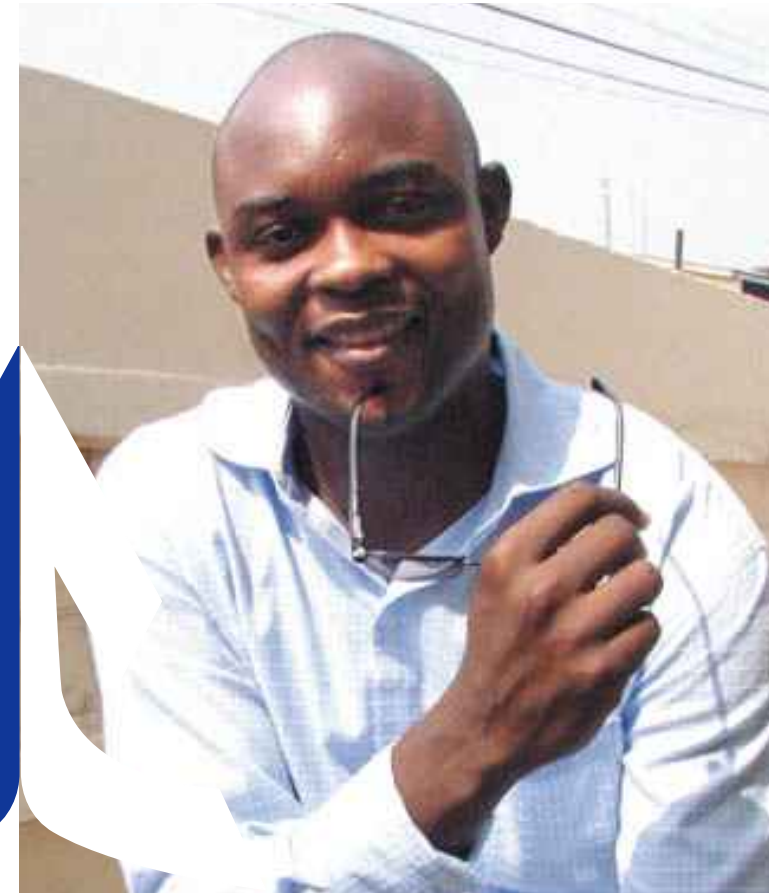
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## Life Cover Provider

"Essential life cover that provides dependants with financial security doesn't need to cost the earth"

# What state will you leave your dependants in if you die

- The last thing any of us wants to think about is death, but death is an unfortunate reality that can leave our loved ones destitute.
- Yet basic life insurance does not have to be expensive. Essential life cover that provides our dependants with financial security doesn't need to cost the earth.
- Metropolitan's Life Cover Provider provides you with straightforward cover that you need now - with optional benefits to add according to your needs and ability.



## Optional benefits to add to this policy

### **Death Premium Waiver benefit**

If you choose to add this benefit, Metropolitan Life Ghana will pay the premiums due under the policy if the premium payer dies.

### **Disability Premium Waiver benefit**

If you add this benefit, Metropolitan Life Ghana will pay the premiums due under the policy if the premium payer becomes permanently disabled.

### **Savings benefit**

If selected, this value add benefit provides a savings component that pays out a lump sum at the end of the benefit term.

The following optional benefits on the life of the insured person are available:

### **Lump Sum Disability benefit**

This benefit is payable on the permanent and total disablement of the insured person without affecting the death benefit cover.

### **Accident benefit**

This additional cover provides for a benefit to be paid on death, disablement or dismemberment, if the reason for that event is an accident.

The Death Premium Waiver Benefit may be added to the policy, if the premium payer is not the insured person. The Disability Premium Waiver Benefit may be taken out on the Lump Sum Disability Benefit, if the premium payer is not the insured person.

## **Automatic Inflation Management (AIM)**

To help you protect the level of your life cover you can choose to increase your cover. The cover will then automatically increase annually by 60% of your chosen AIM rate, which may be either 5%, 10% or 15%.

The value of your Savings benefit, if added, will be protected against the effects of inflation as well.