

Peace of mind ?

- When there is a death in the family, Metropolitan Life Ghana makes sure you don't have **financial burdens** on your mind.
- In the event of you or a family member being hospitalised, rest assured that MasterPlan provides a valuable **daily benefit amount**.
- When illness or disability strikes, MasterPlan provides **a lump sum cash pay-out**.
- With MasterPlan, you can **begin to provide now** for a funeral in the family, eliminating the need to find immediate cash at a time of crisis.
- MasterPlan **gives you the opportunity to save** for that special event or towards a holiday or even towards retirement. At maturity Metropolitan Life Ghana will provide **a lump sum cash pay-out**.
- Metropolitan Life Ghana **offers affordable payments** because you choose the level of cover you require.
- When a claim is made, Metropolitan Life Ghana pays **a lump sum cash pay-out** that can be used towards paying for the costs associated with a funeral.

Together we can

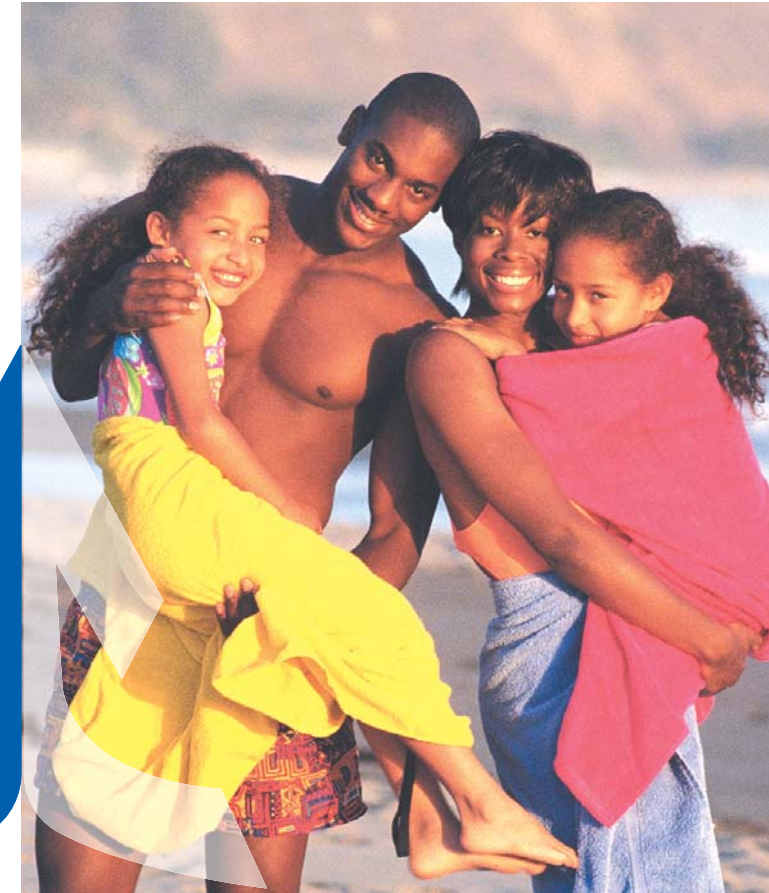


Metropolitan Life Ghana
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Contact your Metropolitan Life Ghana
Insurance Adviser today for more
information on this product,
or visit our website at
www.metropolitan.com.gh
or send an e-mail to
info@metropolitan.com.gh

Together we can



MasterPlan

"I need an innovative life insurance product
for those unforeseen life events."

What is MasterPlan ?

- MasterPlan is unique insofar as it offers you **funeral cover**, a **dread disease benefit**, a **debility benefit**, a **hospital benefit** and a **savings benefit** all as built in features.
- With MasterPlan, you can also provide **funeral cover** for your spouse, your children, your parents and your parents-in-law as well as your extended family.
- An added feature of MasterPlan is being able to add the **hospital benefit** for your spouse and your children
- When a claim is made, Metropolitan Life Ghana pays a **lump sum cash pay-out** on the funeral benefit that can be used towards the cost of paying for a funeral.
- Claims relating to the other benefits are also paid as a **lump sum cash pay-out**.
- MasterPlan lets you **choose the level of cover** you require, either Option A or Option B.
- You can **upgrade your level of cover**, until the age of 64 last birthday.
- Getting cover with MasterPlan is **quick and easy**. No medical examinations. Just answer a few medical questions and receive a quick decision on your cover.

Note: Pre-existing conditions are excluded.

Legally speaking

According to prevailing legislation:

- Your contributions are tax deductible up to certain limits.



Optional benefits to add to this policy

Hospital benefit

This benefit, if added, will provide a fixed amount of cover per day for your spouse and child(ren) in the event of hospitalization. Cover commences after the third day of hospitalization.

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

Automatic Inflation Management (AIM)

If you choose this benefit you can protect the value of your savings benefit against the effects of inflation. If you add AIM to your policy, your premium increases by 5%, 10% or 15% each year, to keep up with inflation.

What are my options?

The premium that you will pay is based on the lives you wish to cover, and the level of cover that you choose. Premiums are paid monthly. The table below provides the options available on MasterPlan.

Life insured	Benefit	Option A		Option B	
Member	Funeral	600		1 200	
	Debility	2 000		2 000	
	Dread disease	600		1 200	
	Hospital benefit (member spouse and children) per day	15		30	
	Savings benefit (minimum)	1		1	
Spouse	Funeral	600		1 200	
Children	Funeral	300		600	
Parent and parent-in-law	Funeral	Minimum 100	Maximum 600	Minimum 100	Maximum 1 200
Extended family	Funeral	Minimum 100	Maximum 600	Minimum 100	Maximum 1 200

Note

All monetary values are in GH¢.