

OUR FINANCIAL WELLNESS BOUQUET



ABOUT METROPOLITAN

Metropolitan Life Insurance Ghana is a member of MMI Holdings Limited (MMI), a South African based financial services group listed on the South African stock exchange, the JSE. The group operates in the South African market through multiple client-facing brands including insurance and investment brands such as Metropolitan and Momentum, South Africa's number one cell captive insurer Guardrisk and Wellness & Rewards programme Multiply. MMI operates in 14 countries, 12 on the African continent (including Ghana), United Kingdom and India through a direct presence, strategic partnerships and joint ventures.

Metropolitan is a brand which has been in the business of financial solutions for over 118 years and endorsed by over 10 million clients across the globe. We are focused on enhancing Lifetime Financial Wellness with integrity.

The Metropolitan Brand also operates Metropolitan Health Insurance and Metropolitan Pensions Trust.

Our Vision

To be the preferred lifetime financial wellness partner, with a reputation for innovation and trustworthiness.

Our Mission

To enable businesses and people from all walks of life to achieve their financial goals and life aspirations.

Our Values



Our Products

In our quest to become your financial wellness partner, we have designed unique products across our three business unit to meet your financial wellness needs starting with our retail life solutions.

- » Family Eternity Plus
- » Cash Plan Plus
- » Education Assurance Plus
- » Goal Achiever Plus
- » Master Plan Plus

Our Group Life Solutions

Our group life solutions are designed to provide employers, employees, groups and associations that peace of mind when life's challenges come calling. It ensures industrial harmony, business growth. Our group welfare plan meets the needs of churches and social clubs. Our group solutions are:

- » Employee Benefit Assurance
- » Credit Protection Assurance
- » Group Welfare Assurance



Our Health Solutions

We provide you with the health touch that guarantees your employees good health and ensures continuous productivity. Our product suite: Champagne, Burgundy, Turquoise, Orange and Beige.



Our Pensions Solutions

We are your trust of choice who provides your retirement funds with good returns. We manage all your pension needs both your occupational pension scheme and provident fund schemes.

Our Team

We boast of a team of dedicated professionals who are poised to listen to your needs and provide a tailor made solutions in collaboration with our team of professional actuaries.

Our Hope

To become your Financial Wellness partner.

The loss of a loved one shouldn't come along with financial stress, that is double tragedy!

We provide you the most suitable solution to finance funeral expenses of loved ones, so the focus is on the loss and the impact of the loss. Our Family Eternity Plus is custom made for you and your family.



FAMILY ETERNITY PLUS

An enhanced Funeral Finance Plan, designed to provide you immediate cash to finance the funeral expenses of your Family. We understand your needs and have personalized this Family Eternity Plus solution to enhance your Lifetime Financial Wellness.

Scope of Standard Benefit

- » One Week Celebration Benefit
- » Main Funeral Benefit
- » No Claims Bonus (Cash Back)
- » Paid-Up Benefit (Premium Waiver)
 - Premium Waiver at Age 60 or 65 of Policy Owner
 - Death Waiver of Premium Benefit
 - Disability Waiver of Premium Benefit
- » Disability Benefit
- » Double Benefit for Accidental Death

Optional Policy Benefit

- » Forty Days Celebration Benefit
- » 1st Anniversary Celebration Benefit
- » Hospital Cash Benefit
- » Savings Benefit
- » Automatic Inflation Management (AIM) Benefit

Policy Features

- » Whole life policy
- » Option to cover all family members including parents & In-laws
- » Parents benefit is same as the Main Life Assured
- » Flexible premium
- » Embedded Waiver of premium benefit
- » Has minimum benefit of GHS 5,000 cover to Maximum of GHS 75,000
- » Has one week, forty days and one year anniversary benefits

Your current circumstance may not be good, but your long term future is great.

Don't just hope, plan towards it with our Cash Plan Plus.



CASH PLAN PLUS

Metropolitan's Cash Plan Plus is a unit linked investment product that has been designed to help client accumulate wealth over the years to enable them finance their dream project.

Policy Features

- » Minimum premium of GHS50.00 or more
- » Save for Minimum of 10 years or Maximum of 30 years
- » Can withdraw from Saving after two years
- » No waiting period
- » Free death benefit cover

It's time to guarantee the education of your child

Take advantage of free SHS savings to plan towards the tertiary education of your children. Through Metropolitan Life's Education Assurance Plus, you provide uninterrupted education to your child and enjoy absolute peace of mind.



EDUCATION ASSURANCE PLUS

It is a unit-linked investment product that assists clients to accumulate savings towards the education of their child.

Scope of Cover

- » The policy ensure you save towards your child education.
- » The child becomes the assured life and the parent the policy owner.
- » Death benefit on the life of the parent.
- » Optional death and accidental disability benefit for the child.

Policy Features

- » Minimum premium of GHS50.00 or more
- » Save for Minimum of 10 years or Maximum of 25 years
- » Can withdraw from Saving after two years
- » No waiting period
- » Free death benefit cover

Don't just dream, go for it
 Dreams are not achieved by chance or accident. With our **Goal Achiever Plus**, your dreams can become a reality.

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 Together We Can!

GOAL ACHIEVER PLUS

It is a short term unit linked Investment vehicle with a minimum value payable on death. It focuses around goal-achieving investments e.g. marriage, land acquisition, start or grow your business, own education etc.

Scope of Cover

- » Savings
- » Minimum death benefit of GHS4,000.00

Policy Features

- » Minimum premium of GHS50.00 or more.
- » Save up to 5 years.
- » Can withdraw 50% from Saving after two years.
- » No waiting period for the investment component but there is six month waiting period for the death benefit.
- » Free death benefit cover.

Employee Benefit Assurance
 Secure your employees tomorrow today

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EMPLOYEE BENEFIT ASSURANCE

Metropolitan's Employee Assurance Plan is a comprehensive life plan which provides lump sum payment to members covered under the policy in the event of death or disability. The policy can be packaged with the workmen's compensation policy.

Scope of Cover

- » Death (Natural & Accidental)
- » Total Permanent Disability
- » Critical Illness (Up to eight illness)
- » Total Temporal Disability
- » Accidental Medical Expenses
- » Spousal cover (optional)
- » Last expenses cover (optional)

Policy Features

- » Flexible medical free cover limit
- » Tailor made underwriting conditions
- » Good Relationship Management

Credit Protection Assurance
 Your assets are well protected with Metropolitan Life

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CREDIT PROTECTION ASSURANCE

Metropolitans Credit Protection Assurance Plan is designed to provide protection against loans and Mortgages in the event of death or disability. When the assured event occurs metropolitan life will pay off all outstanding loans and mortgages.

Scope of Cover

- » Death (Natural or Accidental)
- » Total permanent Disability
- » Retrenchment/redundancy cover

Policy Features

- » Flexible medical free cover limit
- » Policy ceases after loan term
- » Decreasing term policy where the sum assured and premium decreases every year over the loan period.

Group Welfare Assurance

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GROUP WELFARE ASSURANCE

Metropolitan's Group Welfare Assurance is designed to offer death benefits to members of a group or employees of an organization such as (Staff of an Organization, Churches, Artisans and Unions) it also provides "we care benefits" to members of the group on special occasions such as "outdoorings," when a member sustains temporary injury or Hospitalized and Marriage gifts. The policy can also be extended to cover spouses, children, parents and parent inlaws.

Scope of Cover

- » Death (Natural & Accidental)
- » We Care benefits (Weddings, Outdoorings & Hospitalization Benefits)

Policy Features

- » Maximum of fifteen Members are considered as a group
- » Six months waiting period
- » Can be extended to cover, spouse, children and parents
- » Very low premiums

Our Claims Process
 Our claim process is made very flexible to ensure we meet our client's expectation.

- Insured Event Occurs and Client informs Metropolitan
- Metropolitan receive all necessary documentation
- Metropolitan assess claim for validation
- Claim is validated, and paid within one (1) week to claimant

Why Choose Metropolitan Life

- Responsive, innovative & flexible.
- Strong brand with world class solutions.
- Good Corporate Governance
- Robust business processing systems.
- Part of a large Financial Services Group.
- Quick with claims payments – ahead of industry average.
- Competent and Professional Managerial team

BRANCH OFFICES AND ADDRESSES

GREATER ACCRA
Head Office - Accra
 North Ridge near DHL Office
 North Ridge, Accra
 0302 633933
Ring Road Office
 2nd Floor, Fidelity House
 (Near Starr FM/Nima Police Station)
 Ring Road Central
 0577682091
Tema Office
 Community 11
 General Hospital Road, Tema
 0303 304045/0303 304046

CALL CENTRE
 0243690275/ 0243690521

EASTERN REGION
Akim Oda Office
 Hollard Building, Kwame No Way
 Goli Filling Station near the Sports Stadium
 0206715349/0244183004/0275650302/
 02089527552
Koforidua Office
 SSNIT Building near Chris Café Restaurant,
 Ministries Area - Koforidua
 0302 915981/0546 156482
Nkawkaw Office
 Near GES, Betrains Hotel Junction,
 Ataa 'N' Ataa, Nkawkaw
 0577681222/0201599610
Somanya Office
 Mount Mary Junction, Somanya
 0577681226

NORTHERN REGION
Tamale Office
 J.Y. Pharmacy Building, 2nd Floor
 Kalpohini Estate Road, Tamale
 03720 24518

UPPER EAST REGION
Bolgatanga Office
 Stadium Road,
 Same building with Aspect 'A'
 Adj. ITTU, Bolgatanga
 0201047555
BRONG AHAFO REGION
Sunyani Office
 1st Floor, Knights of St John's Building
 Opposite the Corona Park, Sunyani
 0352 025853

ASHANTI REGION
Kumasi Office
 Chelsea House, Adum, Kumasi
 03220 45820/ 80285/ 49034
Obuasi Office
 Off Golf Course Road, Obuasi
 03225 41657/03225 41659

VOLTA REGION
Denu Office
 Police Station Road,
 High Ermocool, Denu
 0577681223
Ho Office
 NDC Park, Lavamart Supermarket
 Ho
 0244183004/0275650302/0289527552
Hohoe Office
 Adjacent MTN Office, Zongo Road
 Hohoe
 0249889640/0362 720607

CENTRAL REGION
Cape Coast Office
 Abease
 Adj. Metropolitan Education Office
 03321 38448
Twifo Praso Office
 Opposite Old Council, No. 1 Station
 Twifo Praso
 0577681219
Weija Office
 Sereda Office Building
 Opposite the Block Factory Bus stop
 0577 681212/0302 850306

WESTERN REGION
Bibiani Office
 Sefwi Bekwai Road,
 Molta junction near Henex Radio
 Bibiani
 0577681225
Takoradi Office
 CIC Building, 1st Floor
 Adj. Vodafone Regional Office
 (Chod Road) - Takoradi
 03120 318960
Tarkwa Office
 Alimens Building,
 Opposite Get in Touch Hotel,
 Tarkwa
 0312 322055/020 8540048

Together We Can!
 We believe in diversity and unity towards the attainment of mutual goals. In this, we find strength and fulfillment.

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