

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 hospitalized, rest assured that MasterPlan Plus provides you a valuable **daily benefit amount**.
- When illness or disability strikes, MasterPlan Plus provides a **lump sum cash pay-out**.
- With MasterPlan Plus **gives you the opportunity to save** for that special event or towards a special holiday or even towards retirement. At maturity Metropolitan Life Ghana will provide a **lump sum 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.

Further Information

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to contact your Metropolitan Life Ghana
Insurance Adviser today
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for those unforeseen life events."

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What Is MasterPlan Plus?

The MasterPlan Plus is a term life policy that provides cover for immediate family members, parents (& in-laws) and extended family members. It also offers compulsory benefits for; an occupational lump sum disability benefit on the main life assured, a hospital benefit on the main life assured, a 'loyalty bonus' and a cash withdrawal facility.

With MasterPlan Plus, you can also provide funeral cover for your spouse, your children, parents and your parents-in-laws as well as your extended family.

An added feature of MasterPlan Plus is being able to add the hospital benefit for your spouse and children.

When a claim is made, Metropolitan Life Ghana pays a lump sum cash pay-out.

MasterPlan Plus lets you choose the level of cover you require.

You can upgrade your level of cover, until the age of 74 last birthday

Getting cover with MasterPlan Plus is quick and easy. No medical examinations. Just answer a few medical questions and receive a quick decision on your cover.

Benefits

Tax Waiver: Your contributions are tax deductible up to certain limits

Loyalty Bonus: Where no death or disability has occurred and thus no claim has been made on the policy within a 5 year period, Metropolitan will pay back 10% of your premiums excluding the policy fee and withdrawal benefit premiums.

Cash withdrawal benefit: This optional product feature provides an investment vehicle from which you can make generous withdrawals from the fund value after 2 years and once every year thereafter.



Additional 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.

Continuity: The policy has a term of fifteen (15) years and at a maximum age of 75 years for the MLA.

Death premium waiver: Choose this and in the event of death of the life assured, premium is waived till every existing member on the policy dies.

Disability premium waiver: Choose this and in the event of permanent total disability of main life assured, premium is waived till every member of the policy dies or cover expires.

Automatic Inflation Management (AIM)

If you choose this benefit you can protect the value of your savings 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 premiums that you will pay 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 Plus.

Funeral Component	Level 1 Cover	Level 2 Cover	Level 3 Cover	Level 4 Cover
Main life insured	GHS5 000	GHS10 000	GHS15 000	GHS20 000
Spouse	GHS5 000	GHS10 000	GHS15 000	GHS20 000
Children	GHS2 500	GHS5 000	GHS7 500	GHS10 000
Parents and in-laws	GHS5 000	GHS10 000	GHS15 000	GHS20 000
Extended family	GHS2 500	GHS5 000	GHS7 500	GHS10 000

Hospital Component	Level 1 Cover	Level 2 Cover	Level 3 Cover	Level 4 Cover
	GHS	GHS	GHS	GHS
Main life insured	40 per day	50 per day	60 per day	70 per day
Spouse	40 per day	50 per day	60 per day	70 per day
Children	40 per day	50 per day	60 per day	70 per day