



Critical Illness Plus (Rider)

Additional protection that compliments your life insurance



Life can be unpredictable, especially when it comes to health. A critical illness may arrive without warning, but your peace of mind doesn't have to.

Critical Illness Plus provides a lump sum payout as soon as a covered condition is diagnosed, giving you the financial freedom to focus on what truly matters — timely treatment, recovery, and your well being.

With strong coverage, a simple process, and dependable support, you can move forward with confidence, knowing you're prepared for whatever life brings.

Who Can Get This Protection?

Designed for anyone who wants long term financial security and peace of mind for their family.

- **Issue Age:** 18 to 65 years
- **Coverage Expiry Maximum Age:** Base policy expiry age or 75 years, whichever is earlier
- **Face Amount:** 50% to 100% of Base Policy Face Amount* : subject to minimum NPR 60,000 & maximum NPR 1 Crore
- **Policy Term:** 5 – 25 years
- **Premium Payment Mode:** Annual / Semi Annual / Quarterly
- **Premium Payment Term:**
 - 1) Regular Pay: 5 – 25 years, align with Base Policy Term, capped at 25 years;
 - 2) Single Pay
- **Coverage Commencement Date:** 61st day after (i) rider effective date, (ii) changes/ endorsement date, (iii) restatement date, whichever is later.
- **Exclusions:** Suicide exclusion, war risk exclusion and international & local sanction limitation exclusion.

Detailed terms and Conditions and other exclusions are included in the Policy Document.

*Face Amount means the amount of insurance that the policy provides as shown in the Policy Specification Schedule and from which the benefit under the Policy will be determined.

Benefits:

Pays 100% of the rider Face Amount Lump Sum upon diagnosis of any of the 11 critical illnesses, provided that:

- The CI diagnosed with listed and defined in Schedule of Covered CI,
- The CI diagnosed is the first incidence of that CI,
- The signs or symptoms of the CI experienced by the insured commenced on or after the rider coverage commencement date,
- The Insured is still living at the time of diagnosis,
- The CI coverage is provided to the insured during the policy term,
- None of the general exceptions applies

Critical Illnesses Covered

Cancer of Specified Severity, Kidney Failure, Cardiovascular Diseases, Stroke, Major Organ Transplant, ENT Disease, Major Burn, Liver Disease, Benign Brain & Spinal Tumors, Blindness and Coma

You can add this Coverage to these plans:

Regular Pay: DPS / MTG / MCEPP / SBAA

Single Pay: DPP

Note: This rider does not participate in the profits or surplus of the product or company, and it does not have maturity value.

Critical Illness Rider - Regular Pay

Annual Premium Rates per 1,000 Face Amount
Age Nearest Birthday

Age/Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
18	1.35	1.35	1.35	1.35	1.35	1.35	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.42	1.42	1.42	1.42	1.42	1.42	1.42
19	1.35	1.35	1.35	1.35	1.35	1.35	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.42	1.42	1.42	1.42	1.42	1.42	1.42
20	1.35	1.35	1.35	1.35	1.35	1.35	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.42	1.42	1.42	1.42	1.42	1.42	1.42
21	1.35	1.35	1.35	1.35	1.35	1.35	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.42	1.42	1.42	1.42	1.42	1.42	1.42
22	1.35	1.35	1.35	1.35	1.35	1.35	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.42	1.42	1.42	1.42	1.42	1.42	1.42
23	1.35	1.35	1.35	1.35	1.35	1.35	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.42	1.42	1.42	1.42	1.42	1.42	1.42
24	1.35	1.35	1.35	1.35	1.35	1.35	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.42	1.42	1.42	1.42	1.42	1.42	1.42
25	1.35	1.35	1.35	1.35	1.35	1.35	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.42	1.42	1.42	1.42	1.54	1.54	1.59
26	1.35	1.35	1.35	1.35	1.35	1.35	1.38	1.38	1.38	1.38	1.39	1.39	1.39	1.39	1.51	1.51	1.69	1.69	1.69	1.75	1.75
27	1.35	1.35	1.35	1.35	1.35	1.35	1.47	1.47	1.47	1.47	1.41	1.41	1.58	1.58	1.58	1.65	1.65	1.85	1.85	1.91	1.91
28	1.35	1.35	1.35	1.35	1.35	1.61	1.61	1.61	1.61	1.61	1.55	1.55	1.73	1.73	1.73	1.81	1.81	2.03	2.03	2.03	2.10
29	1.35	1.35	1.35	1.35	1.35	1.65	1.65	1.65	1.65	1.65	1.70	1.70	1.90	1.90	1.90	1.99	1.99	2.22	2.22	2.22	2.30
30	1.35	1.35	1.35	1.35	1.35	1.73	1.73	1.73	1.73	1.73	1.86	1.86	2.08	2.08	2.08	2.18	2.18	2.44	2.44	2.44	2.53
31	1.68	1.68	1.68	1.68	1.68	1.79	1.79	1.79	1.79	1.79	2.16	2.16	2.16	2.16	2.16	2.40	2.40	2.68	2.68	2.68	2.77
32	1.84	1.84	1.84	1.84	1.84	1.97	1.97	1.97	1.97	1.97	2.38	2.38	2.38	2.38	2.38	2.64	2.64	2.95	2.95	2.95	3.05
33	2.27	2.27	2.27	2.27	2.27	2.16	2.16	2.16	2.16	2.16	2.61	2.61	2.61	2.61	2.61	2.90	2.90	3.24	3.24	3.24	3.35
34	2.49	2.49	2.49	2.49	2.49	2.37	2.37	2.37	2.37	2.37	2.87	2.87	2.87	2.87	2.87	3.18	3.18	3.56	3.56	3.56	3.67
35	2.73	2.73	2.73	2.73	2.73	2.61	2.61	2.61	2.61	2.61	3.16	3.16	3.16	3.16	3.16	3.50	3.50	3.91	3.91	3.91	4.04
36	2.84	2.84	2.84	2.84	2.84	2.87	2.87	2.87	2.87	2.87	3.28	3.28	3.28	3.28	3.28	3.62	3.62	4.30	4.30	4.30	4.44
37	3.12	3.12	3.12	3.12	3.12	3.16	3.16	3.16	3.16	3.16	3.62	3.62	3.62	3.62	3.62	3.99	3.99	4.73	4.73	4.73	4.88
38	3.44	3.44	3.44	3.44	3.44	3.48	3.48	3.48	3.48	3.48	3.99	3.99	3.99	3.99	3.99	4.38	4.38	5.20	5.20	5.20	5.36
39	3.79	3.79	3.79	3.79	3.79	3.84	3.84	3.84	3.84	3.84	4.39	4.39	4.39	4.39	4.39	4.82	4.82	5.73	5.73	5.73	5.89
40	4.17	4.17	4.17	4.17	4.17	4.23	4.23	4.23	4.23	4.23	4.83	4.83	4.83	4.83	4.83	5.30	5.30	6.29	6.29	6.29	6.45
41	4.59	4.59	4.59	4.59	4.59	4.66	4.66	4.66	4.66	4.66	5.32	5.32	5.32	5.32	5.32	5.83	5.83	6.92	6.92	6.92	7.08
42	5.36	5.36	5.36	5.36	5.36	5.14	5.14	5.14	5.14	5.14	5.86	5.86	5.86	5.86	5.86	6.40	6.40	7.60	7.60	7.60	7.76
43	5.91	5.91	5.91	5.91	5.91	5.67	5.67	5.67	5.67	5.67	6.46	6.46	6.46	6.46	6.46	7.03	7.03	8.35	8.35	8.35	8.49
44	6.52	6.52	6.52	6.52	6.52	6.25	6.25	6.25	6.25	6.25	7.11	7.11	7.11	7.11	7.11	7.71	7.71	9.16	9.16	9.16	9.27
45	7.20	7.20	7.20	7.20	7.20	6.89	6.89	6.89	6.89	6.89	7.83	7.83	7.83	7.83	7.83	8.45	8.45	10.03	10.03	10.03	10.12
46	7.51	7.51	7.51	7.51	7.51	7.60	7.60	7.60	7.60	7.60	8.11	8.11	9.13	9.13	9.13	9.25	9.25	10.99	10.99	10.99	11.03
47	8.29	8.29	8.29	8.29	8.29	7.89	7.89	7.89	7.89	7.89	8.93	8.93	10.04	10.04	10.04	10.11	10.11	12.01	12.01	12.01	12.65
48	9.16	9.16	9.16	9.16	9.16	8.70	8.70	8.70	8.70	8.70	9.81	9.81	11.04	11.04	11.04	11.04	11.04	13.11	13.11	13.11	13.72
49	10.12	10.12	10.12	10.12	10.12	9.59	9.59	9.59	9.59	9.59	10.77	10.77	12.12	12.12	12.12	12.02	12.02	14.28	14.28	14.28	14.84
50	11.17	11.17	11.17	11.17	11.17	10.57	10.57	10.57	10.57	10.57	11.81	11.81	12.55	12.55	12.55	13.07	13.07	15.52	15.52	15.52	16.03
51	12.32	12.32	12.32	12.32	12.32	11.64	11.64	11.64	11.64	11.64	12.94	12.94	13.75	13.75	13.75	15.06	15.06	16.83	16.83	16.83	17.35
52	13.60	13.60	13.60	13.60	13.60	12.81	12.81	12.81	12.81	12.81	14.15	14.15	15.03	15.03	15.03	16.29	16.29	18.20	18.20		
53	14.99	14.99	14.99	14.99	14.99	14.09	14.09	14.09	14.09	14.09	15.43	15.43	16.40	16.40	16.40	17.57	17.57	19.64			
54	16.53	16.53	16.53	16.53	16.53	15.47	15.47	15.47	15.47	15.47	16.80	16.80	17.85	17.85	17.85	18.91	18.91				
55	18.22	18.22	18.22	18.22	18.22	16.96	16.96	16.96	16.96	16.96	18.24	18.24	18.24	18.24	18.24	18.95					
56	20.08	20.08	20.08	20.08	20.08	18.56	18.56	18.56	18.56	18.56	19.74	19.74	19.74	19.74	19.74						
57	22.09	22.09	22.09	22.09	22.09	20.27	20.27	20.27	20.27	20.27	21.28	21.28	21.28	21.28							
58	24.30	24.30	24.30	24.30	24.30	22.08	22.08	22.08	22.08	22.08	22.88	22.88	22.88								
59	26.72	26.72	26.72	26.72	26.72	24.00	24.00	24.00	24.00	24.00	24.55	24.55									
60	29.37	29.37	29.37	29.37	29.37	26.03	26.03	26.03	26.03	26.03	26.28										
61	31.98	31.98	31.98	31.98	31.98	30.38	30.38	30.38	30.38	30.38											
62	34.75	34.75	34.75	34.75	34.75	33.01	33.01	33.01	33.01												
63	37.65	37.65	37.65	37.65	37.65	35.77	35.77														
64	40.61	40.61	40.61	40.61	40.61	38.58	38.58														
65	43.53	43.53	43.53	43.53	43.53	41.35															

Note:

- i.) The rate for substandard life and substandard occupation will be as per the decision of the Company.
- ii.) The premium amount will be rounded to nearest zero decimal places.

Critical Illness Rider - Single Pay

Premium Rates per 1,000 Face Amount
Age Nearest Birthday

Age/Term	Single Pay		
	10	15	20
18	8.43	12.98	21.84
19	8.43	12.98	21.84
20	8.43	12.98	21.84
21	8.43	12.98	21.84
22	8.43	12.98	21.84
23	8.43	12.98	21.84
24	8.43	14.50	21.84
25	9.32	16.07	24.00
26	10.21	17.64	26.17
27	11.10	19.21	28.34
28	11.99	20.78	30.51
29	12.88	22.35	32.68

Age/Term	Single Pay		
	10	15	20
30	13.78	23.92	34.84
31	15.51	26.59	38.71
32	17.25	29.26	42.58
33	18.99	31.93	46.44
34	20.72	34.61	50.31
35	22.46	37.28	54.18
36	24.40	42.12	61.08
37	26.34	46.97	67.98
38	28.29	51.81	74.88
39	30.23	56.66	81.79
40	32.17	61.50	88.69
41	37.05	67.12	97.05

Age/Term	Single Pay		
	10	15	20
42	41.92	72.74	105.41
43	46.80	78.36	113.77
44	51.67	83.98	122.12
45	56.55	89.60	130.48
46	62.77	99.90	146.06
47	68.99	110.19	161.64
48	75.22	120.49	177.22
49	81.44	130.78	192.80
50	87.66	141.08	208.38
51	98.02	155.19	219.48
52	108.37	169.31	230.59
53	118.73	183.42	241.69

Age/Term	Single Pay		
	10	15	20
54	129.08	197.54	252.79
55	139.44	211.65	263.89
56	149.70	222.66	
57	159.95	233.67	
58	170.21	244.69	
59	180.46	255.70	
60	190.72	266.71	
61	200.26		
62	210.27		
63	220.79		
64	231.82		
65	243.42		

Note:

- i.) The rate for substandard life and substandard occupation will be as per the decision of the Company.
- ii.) The premium amount will be rounded to nearest zero decimal places.

Premium Calculation Example:

Insured Age: 30 Years

Plan: Critical Illness Rider (11 CI)

Plan term: 20 Years, Face Amount: NPR 1,000,000

Single Pay (Annual premium rate/1,000): 34.84

Regular Pay (Annual premium rate/1,000): 2.18

Premium Calculation in NPR

	Single Pay	Regular Pay
Single Premium	34,840.00	NA
Annual Premium	NA	2,180.00
Semi-Annual Premium	NA	1,133.60
Quarterly Premium	NA	588.60

Note: Modal loads factor will be same as for Base policy.

Key Information

- **Application:** Contact your Agent, or visit any MetLife Agency office, contact us at 01-5970166, email service-nepal@metlife.com.np, reach out via social media, or use the Write to Us feature in the One by MetLife App.
- **Premium Calculation:** Premiums are based on age, premium payment term, policy term, and coverage amount.
- **Claims:** Submit a claim through the One by MetLife App or website or Call 01-5971799.
- **Payments:** Pay online via the One by MetLife App, digitalpay.metlife.com.np, or through eSewa, Khalti, Fonepay, IME Pay, Connect IPS, or MetLife offices.
- **Policy Details:** View your policy overview and premium payment history in the One by MetLife App.

Disclaimers:

This plan is underwritten by American Life Insurance Company. The information contained in this Brochure is intended for general customer understanding and is subject to the terms and conditions of Critical Illness Plus (Rider) issued. Detailed terms, conditions and exclusions are included in the Policy Document. In case of discrepancy between this brochure and the policy document, the latter shall prevail.

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