

# Protection for the unexpected



Winner of Silver Stevie at the International Business Awards. Best New Product or Service of the Year - Financial Services



# MetLife Nepal introduces LifeCare Term Insurance Plan.

LifeCare is a protection term insurance plan for financial coverage against loss of life, unanticipated incidents and diagnosis of listed 24 dreaded diseases.

Various studies have shown that the rate of people being diagnosed with dreaded disease is increasing. These illnesses can have emotional as well as financial burden on one's family. One can always protect themselves financially and navigate through these challenges by paying a small premium to buy an insurance coverage plan.

LifeCare insurance policy is designed to provide just that with the necessary financial protection from an unexpected situation or event like death or if the insured is diagnosed and proved suffering from the listed diseases. This loss of life coverage and dreaded disease policy is designed to provide you and your family with the necessary financial protection, which helps your family to:

- Pay for the cost of treatment & care of diagnosed disease;
- Pay for recuperation aid;
- Replace any lost income due to decreasing ability to earn;
- Fund for a change lifestyle;
- Helps you pay installments for your mortgage or personal loan until you are back to work.

LifeCare Term Insurance Plan is carefully designed to cater prospects from different walks of life with flexible policy term, competitive premiums and financial coverage against eventualities which have high incident rate in the population. If you are aged between 18 to 60, you can buy this plan today by choosing a right policy benefit, term and premium payment mode that you are comfortable with:

**Available Policy Term:** 1, 5, 10, 15 and 20 years

**Premium Payment Mode:** Quarterly, Semi-Annual and Annual.

**LifeCare Term Insurance has the following packages for you to select from:**

**LifeCare - My Life**

**LifeCare - Beautiful**

**LifeCare - Brave**

**LifeCare - My Life** provides financial coverage in case of loss of life only. This package provides adequate loss of life coverage at a minimum premium rate

Minimum Coverage Amount: NPR 200,000

Maximum Coverage Amount: NPR 15,000,000

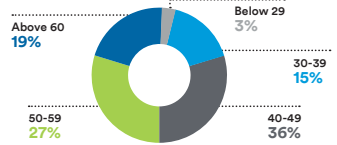
**In general, LifeCare-My Life policy does not cover suicide within two years from policy issue date, war risk and pre-existing health condition.**

**Life Care- Beautiful** provides coverage against diagnosis of listed female specific 9 dreaded diseases along with loss of life. The covered dreaded diseases apart from loss of Life coverage is packaged as one benefit-Female Critical illness. One can avail coverage starting from minimum of NPR 200,000 and maximum of NPR 5,000,000 in this package.

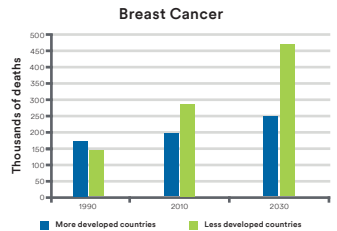


\*Systemic Lupus Erythematosus (S.L.E) with Lupus Nephritis (auto immune disease) affects about one in 2000 people, five times more women than men; it is most often diagnosed in people who are 15 to 40 years old. African Americans and people of Asian and hispanic ancestry get SLE more often than Caucasians. (Times of India Feb 6th 2014)

Prevalence of breast cancer among age groups in Nepal

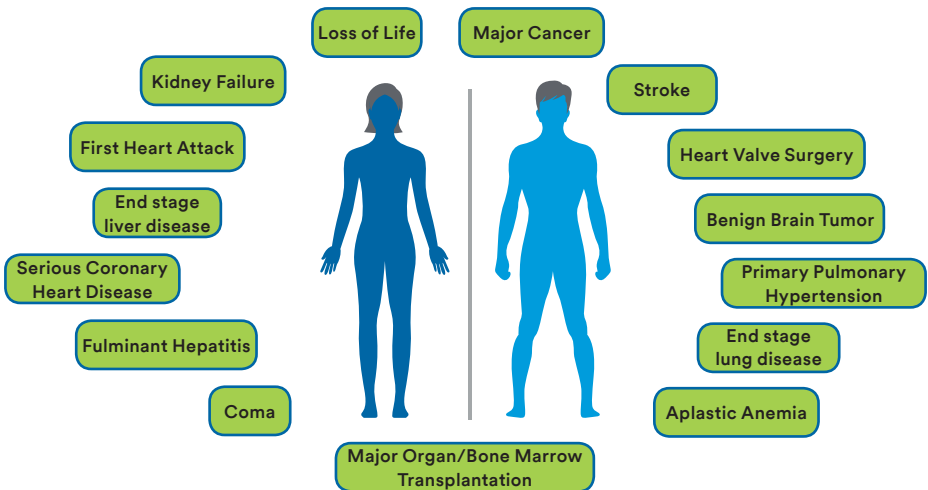


Facts: Source (Nepali Times issue date 11-17 August 2017)



(source: a The GLOBOCAN project, which presents epidemiologic data on all forms of cancer as provided by the International Agency for Research on Cancer in Lyon, France, classifies North America, Europe, Australia/New Zealand and Japan as "more developed" and the rest of the world as "less developed".)

**LifeCare - Brave** provides coverage against 14 dreaded diseases mentioned below along with loss of life. The covered dreaded diseases apart from loss of Life coverage is packaged as one benefit-General Critical illness. One can avail coverage starting from NPR 200,000 and maximum of NPR 5,000,000 in this package.



In general, LifeCare-Beautiful/Brave policy does not cover war risk, pre-existing health condition, self-inflicted injuries and HIV/AIDS. Also, coverage commencement date for covered Critical illness benefit is 60 days from date of policy issue. Some of the covered critical illness expenses are reimbursed in percentage of sum assured. The coverage commencement date for each covered critical illness and percentage of sum assured payable in case of diagnosis is available in policy schedule and benefit plans.

# Annual Premium Rate in NPR per 1000 Sum Assured

Age	Term														
	Loss of Life					Female CI					General CI				
	1	5	10	15	20	1	5	10	15	20	1	5	10	15	20
18	3.12	2.37	2.65	2.76	3.01	3.46	2.75	2.88	3.03	3.14	4.50	3.50	3.75	4.06	4.35
19	3.28	2.48	2.78	2.89	3.16	3.46	2.75	2.88	3.03	3.14	4.50	3.50	3.75	4.06	4.35
20	3.41	2.59	2.90	3.01	3.29	3.46	2.75	2.88	3.03	3.14	4.50	3.50	3.75	4.06	4.35
21	3.54	2.68	3.00	3.12	3.41	3.46	2.75	2.88	3.03	3.14	4.50	3.50	3.75	4.06	4.35
22	3.65	2.77	3.10	3.22	3.52	3.46	2.75	2.88	3.03	3.14	4.50	3.50	3.75	4.06	4.35
23	3.75	2.84	3.18	3.31	3.62	3.46	2.75	2.88	3.03	3.14	4.50	3.50	3.75	4.06	4.35
24	3.83	2.90	3.25	3.38	3.70	3.46	2.75	2.88	3.03	3.14	4.50	3.50	3.75	4.06	4.35
25	3.90	2.96	3.31	3.44	3.76	3.46	2.75	2.88	3.03	3.14	4.50	3.50	3.75	4.06	4.35
26	3.96	3.00	3.36	3.49	3.82	3.64	2.89	3.04	3.19	3.31	4.72	3.67	3.93	4.26	4.57
27	4.00	3.03	3.39	3.53	3.86	3.85	3.06	3.21	3.37	3.50	4.94	3.85	4.12	4.47	4.78
28	4.03	3.05	3.42	3.55	3.88	3.91	3.10	3.26	3.42	3.55	5.33	4.14	4.44	4.81	5.15
29	4.04	3.06	3.43	3.57	3.90	3.99	3.17	3.32	3.49	3.62	5.71	4.44	4.76	5.16	5.52
30	4.16	3.15	3.53	3.67	4.01	4.07	3.23	3.39	3.56	3.70	6.09	4.74	5.07	5.50	5.89
31	4.17	3.16	3.54	3.68	4.02	4.12	3.27	3.43	3.60	3.74	6.47	5.03	5.39	5.85	6.26
32	4.28	3.25	3.63	3.78	4.13	4.20	3.33	3.50	3.67	3.82	6.85	5.33	5.71	6.19	6.63
33	4.45	3.37	3.77	3.93	4.29	4.28	3.40	3.56	3.74	3.89	7.59	5.90	6.33	6.86	7.34
34	4.68	3.55	3.97	4.13	4.52	4.36	3.46	3.63	3.81	3.96	8.33	6.48	6.94	7.52	8.05
35	4.98	3.78	4.23	4.40	4.81	4.44	3.52	3.70	3.88	4.03	9.07	7.05	7.56	8.19	8.77
36	5.34	4.05	4.53	4.71	5.15	4.51	3.59	3.76	3.95	4.10	9.80	7.63	8.17	8.86	9.48
37	5.59	4.24	4.74	4.93	5.39	4.59	3.65	3.83	4.02	4.18	10.54	8.20	8.79	9.52	10.20
38	6.06	4.60	5.14	5.35	5.85	4.67	3.71	3.89	4.09	4.25	11.60	9.02	9.67	10.48	11.22
39	6.59	4.99	5.59	5.82	6.36	4.75	3.77	3.96	4.16	4.32	12.66	9.85	10.55	11.44	12.25
40	6.92	5.24	5.87	6.10	6.67	4.86	3.86	4.05	4.25	4.42	13.72	10.67	11.43	12.40	13.27
41	7.43	5.63	6.30	6.56	7.17	4.94	3.92	4.11	4.32	4.49	14.78	11.50	12.32	13.35	14.30
42	7.84	5.94	6.65	6.92	7.56	5.02	3.98	4.18	4.39	4.56	15.84	12.32	13.20	14.31	15.32
43	8.27	6.27	7.02	7.30	7.98	5.12	4.07	4.27	4.48	4.66	16.99	13.22	14.16	15.35	16.43
44	8.82	6.68	7.48	7.78	8.50	5.20	4.13	4.33	4.55	4.73	18.14	14.11	15.12	16.39	17.55
45	9.48	7.19	8.04	8.37	9.15	5.31	4.21	4.42	4.64	4.82	19.30	15.01	16.08	17.43	18.66
46	10.19	7.73	8.65	8.99	9.83	5.39	4.28	4.49	4.71	4.90	20.45	15.91	17.04	18.47	19.78
47	10.99	8.33	9.33	9.70	10.60	5.81	4.61	4.84	5.08	5.28	21.60	16.80	18.00	19.51	20.89
48	11.86	8.99	10.06	10.47	11.44	6.34	5.03	5.28	5.54	5.76	23.58	18.34	19.65	21.30	22.81
49	12.79	9.69	10.85	11.29	12.34	6.42	5.10	5.35	5.61	5.83	25.56	19.88	21.30	23.09	24.72
50	13.76	10.43	11.67	12.14	13.27	6.52	5.18	5.43	5.70	5.93	27.54	21.42	22.95	24.88	26.64
51	14.76	11.19	12.52	13.02	14.24	6.60	5.24	5.50	5.77	6.00	29.52	22.96	24.60	26.67	28.55
52	15.78	11.96	13.38	13.92	15.22	6.68	5.31	5.57	5.84	6.07	31.50	24.50	26.25	28.46	30.47
53	16.80	12.73	14.25	14.82	16.20	6.76	5.37	5.63	5.91	6.14	32.40	25.20	27.00	29.27	31.34
54	17.81	13.50	15.11	15.71	17.17	6.84	5.43	5.70	5.98	6.22	33.30	25.90	27.75	30.09	32.21
55	18.79	14.24	15.94	16.58	18.12	6.94	5.52	5.79	6.07	6.31	34.20	26.60	28.50	30.90	33.08
56	19.74	14.96	16.75	17.42	19.04	7.02	5.58	5.85	6.14	6.38	35.10	27.30	29.25	31.71	33.95
57	20.62	15.63	17.49	18.19	19.89	7.10	5.64	5.92	6.21	6.46	36.00	28.00	30.00	32.52	34.82
58	21.09	15.98	17.89	18.61	20.34	7.21	5.72	6.01	6.30	6.55	36.90	28.70	30.75	33.34	35.69
59	21.78	16.51	18.48	19.22	21.01	7.21	5.72	6.01	6.30	6.55	37.80	29.40	31.50	34.15	36.56
60	23.84	18.07	20.22	21.03	22.99	7.21	5.72	6.01	6.30	6.55	38.70	30.10	32.25	34.96	37.43

# Frequently Asked Questions:

## 1. How can I apply for this insurance coverage?

It's very simple; you can contact any of MetLife's Agency offices or partner banks, where a representative will assist you with the process. Or you can

- Send an SMS with the term "LS" to 32288 or
- Call our toll free number 1660-01-55555 or
- Email us at [service-nepal@metlife.com.np](mailto:service-nepal@metlife.com.np) or
- Message us in our official Facebook Page: [www.facebook.com/metlifenepl/](http://www.facebook.com/metlifenepl/)

All you need to do is fill up an application form with your details. Once approved; you will have to pay premiums for the coverage/s sought. Once premium is paid you will receive Policy Schedule mentioning coverage/s, coverage amount, start date, end date, premium paid amount & premium due date. It also states the list of diseases covered. You will need to keep this document safe.

## 2. What to do if I don't receive my Policy Schedule?

Contact our toll free number 1660-01-55555 or regular number 01-5555166.

## 3. Do I need to go through a medical check- up for the insurance coverage?

There is no medical check-up required for non- medical limits (sum assured). Any cost involved in medical checkup required while applying for the coverage/s will be borne by MetLife.

## 4. Does one need to take loss of life benefit coverage with LifeCare-Beautiful and LifeCare - Brave packages?

Yes, minimum of NPR 200,000 loss of life coverage is compulsory for both the packages.

## 5. How to lodge a claim?

Contact our Claims Department in our toll free number 1660-01-55555 or regular number 01-5555166 and lodge your claims. Alternatively you can visit our Head/Branch Office.

## 6. What is a factor used to calculate semi-annual and quarterly premium?

Simply multiply annual premium payable by 0.52 for semi-annual payment mode and 0.27 for quarterly premium payment mode.

**Benefit Illustration:** Ms. ABC is aged 35 and a service holder. At work, her colleague recently had to go through a lot due to breast cancer both financially and emotionally. Due to this incident, she decides to buy a LifeCare-Beautiful policy, for a 5 year policy term with sum assured of NPR 200,000 for loss of life benefit and NPR 10,00,000 for covered female critical illness benefit. Her premium rates are calculated as follows:

Benefit	Sum Assured (In NPR)	Premium (NPR) refer premium table
Loss of Life	200,000	$3.78 * 200 = 756$
Female Critical illness	1,000,000	$3.52 * 1000 = 3520$
<b>Total Annual Premium</b>		<b>4,276</b>

Ms. ABC's yearly premium for the above coverage is NPR 4,276. She just needs to set aside NPR 356 monthly for the above protection.

**Disclaimer: 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 LifeCare Term Insurance Plan 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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MetLife has been operating in Nepal since 2001 as a branch of American Life Insurance Company, incorporated in the USA, subsidiary of MetLife, Inc. In Nepal, MetLife provides consumers and businesses with life insurance, accident & health insurance and employee benefits (group insurance). For more information, visit [www.metlife.com.np](http://www.metlife.com.np) or call +977 1 5555166



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