

Future Care - DPS

Regular Savings and Protection will make your dreams come true



Standard Chartered

Standard Chartered
Bank Nepal Limited



स्टैंडार्ड चार्टर्ड
बैंक नेपाल लिमिटेड



MetLife

MetLife's Future Care - DPS is a savings and protection plan that provides an attractive Maturity Value and a substantial accidental benefit.

DPS Plan	Benefits
Future Care - with Death Benefit (Gold)	Maturity Value + Life Coverage + Accident Coverage
Future Care - without Death Benefit (Silver)	Maturity Value + Accident Coverage

Important Features of Future Care - DPS:

Criteria	Description
Eligibility	Minimum Age - 18 Years, Maximum Age - 54 Years
Face Amount (Insured Amount)	Basic Annual Premium x Policy Term
Maximum Face Amount	Rs. 15,000,000
Minimum Annual Premium	Rs. 12,000
Maximum Annual Premium	Rs. 3,000,000
Policy Term	Minimum - 10 Years Maximum - 20 Years
Mode of Payment	Annual, Semi- Annual or Quarterly
Interest Accumulation	Every month on collected account value

Benefits	Description
Life Coverage (Death)	100% of the Insured Amount
Accidental death, Dismemberment & Permanent Total Disability Coverage	Up to 200% of the Insured Amount
Partial Withdrawal	Up to 50% of account value after 5 years
Maturity Benefits	Lump sum Cash or Monthly Pension
Critical Illness Coverage	Optional rider offered on payment of additional cost that provides lump sum payment in case of diagnosis of any one of the following disease within age 60 years major cancer, benign brain tumor, stroke, first heart attack, serious coronary artery disease, heart valve surgery and primary pulmonary hypertension
Waiver of Premium (FPR)	Optional rider offered on payment of additional premium by which remaining premium payments are waived in case the insured becomes Permanently and Totally Disabled due to accident or sickness within age 60 years.
Surrender value	In case policy is surrendered within the first 5 years, surrender charges is applicable, thus surrender value is balancing amount after deducting surrender charges and processing fees the account value.

Disclaimer: This plan is underwritten by American Life Insurance Company. The information contained in this Flyer is intended for general customer understanding and is subject to the terms and conditions of Future Care - DPS Policy & Riders issued. Detailed terms, conditions and exclusions are included in the Policy Document. In case of discrepancy between this flyer and the policy document, the later shall prevail.

Standard Chartered Bank Nepal is a Bancassurance agent of MetLife and does not hold any liability with respect to products MetLife offers.

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