

For your savings and education life goals

FutureBuilder Savings Plan You can save from as little as R220 each month.

FutureChoice Endowment Plan

You can choose one of five risk-profiled investment funds. They range from high to lower levels of risk to suit your needs.

DreamBuilder Savings Plan

You can use this plan to save if you are a member of a group scheme or union.

For your business insurance goals

FutureChoice Sinking Fund

This plan provides tax-efficient growth for companies, nonprofit organisations or bodies corporate.

Start saving today

You can partner with a qualified financial adviser to draw up a financial plan. Call us on **0860 724 724** or visit your nearest Metropolitan office. Alternatively you can visit our website at **www.metropolitan.co.za**.

Metropolitan's experienced financial advisers will consider what you need and what fits your pocket. Then they will help you to find the most suitable savings solution.

Contact details of your financial adviser:

Make Metropolitan your insurer of choice

- Metropolitan has more than 120 years' experience.
- Metropolitan has a stable and secure track record.
- You can claim at any of our client service offices countrywide.
- Our experienced advisers will explain the benefits of this product to you and help you make the best choice.

Metropolitan offers funeral, life, disability and critical illness cover as well as savings and retirement plans.

Speak to us today and start investing in a better future with Metropolitan.

Metropolitan Life is part of Momentum Metropolitan Life Limited, a licensed life insurer and an authorised financial services (FSP44673) and registered credit provider (NCRCP173).

Metropolitan Savings Plans

METROPOLITAN

Together we can

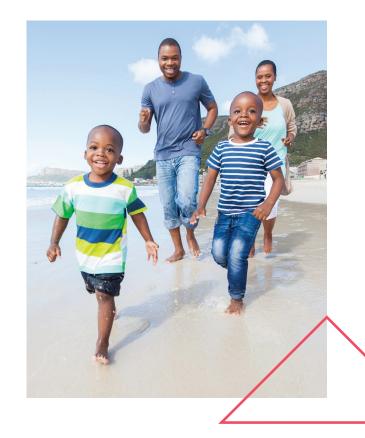


Are you saving for a specific goal?

Your goal may be to buy a house or a car, to have a big wedding or to enjoy an overseas holiday.

What about your children and their education? Start saving towards it now and give them the chance to live their dreams. It's the best possible gift you can give them.

Whatever your goal is, saving is an excellent and disciplined way to make your money grow, and to put your life goals within your reach.



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Features and benefits of **Metropolitan's savings plans**

		FutureBuilder Savings Plan	DreamBuilder Savings Plan	FutureChoice Endowment	FutureChoice Sinking Fund
CALENDAR . MONTH-	Monthly premium - The amount of money you can save towards your savings goal(s) every month	From R220 per month	From R220 per month	From R300 per month	From R300 per month
	Smooth Bonus Fund only	V	~		
5	Five risk-profiled funds to choose from (including Smooth Bonus)			V	V
131	Fund switching			~	~
	Premium bridging	V	~	~	~
	Payout - Tax-free maturity payout	V	~	~	~
efits	Automatic Inflation Management	V	~	~	~
Optional benefits	Premium Waiver on Death*	V	V	V	
Opti	Premium Waiver on Disability*	V	V	V	



The benefits explained



The Smooth Bonus Fund offers stable long-term returns, even if there are sudden changes in the investment market. You benefit from steady investment growth that will help you to meet your long-term goals.



Five risk-profiled investment funds

People like choice. The FutureChoice Endowment Fund and the Sinking Fund offer a selection of five risk-profiled funds (including Smooth Bonus) ranging from conservative to aggressive to suit your individual savings needs. Your financial adviser will conduct a risk profile and recommend a suitable fund choice based on your age, risk appetite and savings term.



This feature allows you to change funds when your circumstances or risk appetite changes. You can make unlimited switches between funds.



You may skip premiums for a limited time if you become unemployed, go on maternity leave, study full-time or suffer a major illness.



This benefit can help protect your savings against an increase in the price of goods and services (inflation). Each year your premium will automatically increase. You can choose a yearly fixed premium increase of between 5% and 10%.



You can choose this benefit on the life of the premium payer. Metropolitan will pay your premiums on your behalf until the end of the savings term if the premium payer passes away.



If you choose this benefit, Metropolitan will pay your premiums on your behalf if you become disabled and are unable to work as a result of illness, accident or disease:

- until the age of 65, or
- until the end of the savings term (whichever event happens first).