



Life  
Protect



## Product Fact Sheet

Life Protect is a comprehensive whole of life unit-linked insurance policy which addresses your long term protection as well as your savings objective.

Securing the future of your loved ones is essential, especially when they depend on you. By providing financial security, you can be confident of a comfortable tomorrow for them. With combined benefits of life cover and investment feature, Life Protect can provide you the confidence that your family will be financially protected even when you are not around.

As your life and circumstances change, so will your need for life insurance. Life Protect is a plan that can be adapted to your changing needs and be beneficial in the long term.

With Life Protect you can be assured of complete protection for life.

### Key Advantages

- Long coverage period, up to 95 years of age
- Flexibility to change your level of life insurance and premium
- Portable as you can continue the policy from anywhere in the world
- Wide range of global investment options
- Attractive loyalty bonus
- Wide range of additional benefits providing either a lump sum or regular proceeds
- Worldwide cover as you travel the world
- Aside from regular premium, limited premium payment terms are available where you pay for a defined period and enjoy coverage for the whole of your life
- Partial withdrawals allowed
- Unlimited free switches between funds

Forward  
together

شركة عمان للتأمين  
Oman Insurance Company

## Product at a glance

<b>Policy Term</b>	Up to attained age of 95 years
<b>Premium Payment Mode</b>	Single Pay and Regular Pay (Monthly, Quarterly, Semi-Annual, Annually)
<b>Currency</b>	United States Dollars (USD)
<b>Minimum Premium Term</b>	10 years (Regular Pay)
<b>Maximum Premium Term</b>	Attained age of 95 years
<b>Issue Age</b>	18 to 75 years
<b>Death Benefit</b>	There are 2 options available: <ul style="list-style-type: none"> <li>• Sum Assured plus the Account Value</li> <li>• Sum Assured or the Account Value, whichever is higher</li> </ul>
<b>Riders</b>	<ul style="list-style-type: none"> <li>• Accidental Death Benefit</li> <li>• Critical Illness Benefit (Accelerated or Additional Cover)</li> <li>• Permanent Total Disability (Accident only)</li> <li>• Permanent Total Disability (Accident or Sickness)</li> <li>• Waiver of Premium due to Disability</li> <li>• Hospital Indemnity</li> <li>• Passive War Risk</li> </ul>
<b>Loyalty Bonus</b>	Available annually after completion of the 10th policy year
<b>Charges</b>	<ul style="list-style-type: none"> <li>• Sales load</li> <li>• Cost of Insurance</li> <li>• Policy Management</li> <li>• Surrender</li> </ul>
<b>Maturity Benefits</b>	Account Value as on the maturity date of the policy

Disclaimer: Any data, returns shown in this document are hypothetical projections and are purely for illustrative purposes. This product brochure is only indicative of the terms, conditions, warranties, and exceptions contained in the insurance policy. For further details and before investing in the Life Protect product, please read and understand in full the detailed Life Protect insurance policy documents. In the event of conflict, if any, between the terms and conditions contained in this brochure and those contained in the detailed Life Protect insurance policy document, the terms and conditions contained in the Life Protect insurance policy document shall supersede and prevail.