

## Retirement Savings Product

With the “Retirement Savings Product” proposed by SECURITE ASSURANCE S.A.L., you can save for your retirement while protecting your family and loved ones in case of Death or Disability.

### What will you benefit from?

- Market interest rates fluctuate, but we guarantee a fixed return rate on the amount you save. This rate is declared at the beginning of each calendar year on the Company’s website and applies to your Policy’s cash value for the entire year or any remaining part of it. The guaranteed return rate for the year 2024 is set at 4%
- The insurance premiums, representing the savings component, will be deposited into Fixed Term Deposits in well-established and highly-capitalized Banks in Switzerland. For this year, the funds will be placed with and managed by Safra Bank Switzerland.
- You can customize premiums and benefits according to your needs and make additional payments to boost your Policy account value.
- In case of Natural or Accidental Death, Beneficiaries will be paid, based on the selected option:
  - Option A: the higher value between Death Any Cause Sum Insured and Policy Account Value.
  - Option B: both Death Any Cause Sum Insured and Policy Account Value.
- Additional optional coverage in case of Permanent Total Disability due to Accident or Sickness, the Insured will be paid the Sum Insured in three yearly payments. The Company will also waive the premium until the Policy matures.
- Our competitive insurance rates and charges ensure a higher account value upon Policy maturity.
- At maturity, you may choose to receive the retirement amount as a lump sum or in 10 annuities according to your preference.
- Cash Surrender Value or Sum Insured, are payable in fresh USD accounts, either in Lebanon or abroad.
- Easy premium payment options include automatic direct debit, credit card, OMT, or our direct collection facility.

### How does the plan work?

You have the flexibility to determine your retirement amount and Sum Insured, starting with a monthly premium of USD 50.

The table below illustrates the Sum Insured and retirement amount figures under Death Benefit Option B, calculated with a monthly premium of USD 100.

Age at Inception	Total Premiums Paid as at Age 65	Sum Insured throughout the Years (in USD)	Retirement Amount at age 65 (in USD)		
			Guaranteed return rate for year 2025: 4%	Estimated return rate: 5.5%	Estimated return rate: 7%
25	48,000	50,000	91,977	135,028	200,755
30	42,000	50,000	69,605	96,857	136,084
35	36,000	50,000	51,223	67,660	89,988
40	30,000	50,000	36,246	45,513	57,406
45	24,000	50,000	24,208	28,942	34,688
50	18,000	50,000	14,727	16,795	19,171

The displayed return rates are strictly for illustrative purposes. Returns and Policy values could be higher or lower than the illustrated figures.

### What are the characteristics?

- Age at entry: between 1 month and 69 years old.
- Period of scheme: minimum 5 years, maximum until the Insured is 75 years old.
- Minimum quarterly premium: USD 150
- Minimum Sum Insured: USD 50,000

## Education Savings Product

With the “Education Savings Plan” proposed by SECURITE ASSURANCE S.A.L., you can guarantee your children’s education and ensure them a bright future, according to your personal preferences.

### What will you benefit from?

- Market interest rates fluctuate, but we guarantee a fixed return rate on the amount you save. This rate is declared at the beginning of each calendar year on the Company’s website and applies to your Policy’s cash value for the entire year or any remaining part of it. The guaranteed return rate for the year 2024 is set at 4%
- The insurance premiums, representing the savings component, will be deposited into Fixed Term Deposits in well-established and highly-capitalized banks in Switzerland. For this year, the funds will be placed with and managed by Safra Bank Switzerland.
- In case of the Insured’s Natural or Accidental Death (basic cover) or Permanent Total Disability (optional additional cover), we will:
  - o waive the due premiums until the Policy’s maturity date to secure the child’s University tuition.
  - o provide an additional protection aimed at insuring the child’s schooling tuition (optional).
- Our competitive insurance rates and charges ensure a higher University tuition benefit upon Policy maturity.
- At maturity, you may choose to receive the University tuition benefit either in a single payment or in multiple installments according to your preference.
- Cash Surrender Value, University tuition benefit, or Schooling Sum Insured are payable in fresh USD accounts, either in Lebanon or abroad.
- Easy premium payment options include automatic direct debit, credit card, OMT, or our direct collection facility.

### How does the plan work?

You have the flexibility to determine the amount of university tuition you would like to grant your child upon subscribing to the plan, with a related premium starting at \$50 per month.

The table below illustrates the University tuition benefit amount at the Policy’s maturity date, based on a monthly premium of USD 100.

Age at Inception	Plan Duration in years	Total Premiums paid throughout the Policy duration (in USD)	University tuition benefit amount at the Policy maturity date (in USD)		
			Guaranteed return rate for year 2025: 4%	Estimated return rate: 5.5%	Estimated return rate: 7%
28	18	21,600	27,761	32,138	37,308
30	18	21,600	27,741	32,114	37,282
33	18	21,600	27,689	32,055	37,213
35	15	18,000	21,390	24,119	27,242
40	15	18,000	21,275	23,988	27,092
44	15	18,000	21,123	23,814	26,893

The displayed return rates are strictly for illustrative purposes. Returns and Policy values could be higher or lower than the illustrated figures.

### What are the characteristics?

- Age at entry: between 18 and 69 years old.
- Period of scheme: minimum 5 years, maximum until the Insured is 75 years old.
- Minimum quarterly premium: USD 150

## Savings Product with Guaranteed Maturity Value

With the “Savings Product with Guaranteed Maturity Value” proposed by SECURITE ASSURANCE S.A.L., you can ensure guaranteed savings deposited in well-established and highly-capitalized Banks in Switzerland, while protecting your family and loved ones in case of Death.

### **What will you benefit from?**

- Your Policy's guaranteed value at maturity is determined at the time of purchase. It includes your initial single premium and a fixed interest declared and paid over one year period.
- The insurance premiums, representing the savings component, will be deposited into Fixed Term Deposits in well-established and highly-capitalized Banks in Switzerland. For this year, the funds will be placed with and managed by Safra Bank Switzerland.
- In case of Natural or Accidental Death, an immediate lump sum amount of USD 10,000 (the Sum Insured) will be paid to the designated Beneficiaries in addition to the guaranteed maturity Value.
- The guaranteed maturity value or Sum Insured, are payable in fresh USD accounts either in Lebanon or abroad, subject to a deduction for Capital Gains tax applied to the Policy's profits, and any relevant Bank transfer.
- Easy premium payment options include automatic direct debit, credit card, OMT, or our direct collection facility.

### **How does the plan work?**

You can determine the guaranteed payout at the Policy's maturity by making a single upfront premium payment. This premium accrues interest to reach your intended maturity value within a year.

The table below illustrates the guaranteed maturity value based on the single premium paid.

Age at Inception	Single Paid Premium (in USD)	Death Benefit Sum Insured (in USD)	Guaranteed maturity value in (USD)
35	9,691	10,000	10,000
35	19,376	10,000	20,000
35	48,432	10,000	50,000
40	67,805	10,000	70,000
40	96,861	10,000	100,000
40	116,231	10,000	120,000
45	145,294	10,000	150,000
45	164,664	10,000	170,000
45	193,720	10,000	200,000

The displayed return rates are strictly for illustrative purposes. Returns and Policy values could be higher or lower than the illustrated figures.

### **What are the characteristics?**

- Age at entry: between 1 month and 69 years old.
- Period of scheme: 1 year



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## Group Tuition Protection Insurance

With the “**Group Tuition Protection Insurance Product**” proposed by SECURITE ASSURANCE S.A.L., you can ensure that your students’ tuition is protected in the unfortunate event of the death of their Parent(s) or Legal Guardian, offering peace of mind to families and the Educational Institution.

### BASIC COVERAGE

**DEATH OF INSURED PARENT/GUARDIAN:** Provides coverage for the Insured’s death resulting from natural causes, sickness, or accidents covered by the Policy. The Policy ensures that Tuition Benefits are paid to the Educational Institution on behalf of the students listed in the Policy Schedule. Optional coverage for **Permanent Total Disability (TPD)** can also be offered.

### PAYMENT OPTIONS

- **LUMP-SUM PAYMENT OPTION:** Tuition Benefits may be paid as a lump sum covering all remaining tuition fees, if mutually agreed with the Educational Institution.
- **ANNUAL PAYMENT OPTION:** Tuition Benefits may be paid at the beginning of each school year following the death of the Insured, for each Student continuously enrolled, until the scheduled Graduation Date.

### KEY FEATURES

- **Eligible members:** All Insured Parents/Guardians responsible for tuition payment for Students enrolled at the Educational Institution specified in the Policy Schedule.
- **Coverage amount:** Tuition Benefit is determined per Student or as an aggregate per Family, as specified in the Policy Schedule, subject to limits and Free Cover Limits.
- **Flexibility:** Tuition Benefits are calculated based on the scheduled Graduation Date of the Student and may include optional inflation protection, as specified in the Policy Schedule.
- Our product is reinsured by a top-rated reinsurer with a longstanding presence in both France and internationally.

Contact us for a customized Group Tuition Protection Insurance quotation, designed to protect your Students, align with your budget, and offer families and institutions peace of mind!



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## Frequently Asked Questions – Retirement Savings Product

### **What is the Retirement Savings Product?**

The Retirement Savings Product is a Universal Life Insurance product that offers both a Death benefit and a cash value component. It provides flexibility in premium payments and Death benefit amounts.

### **How does the Retirement Savings Product differ from Term Life Insurance?**

Our Retirement Savings Product combines a Death benefit with a cash value component, allowing flexibility in premium payments and potential cash value growth. Term Life Insurance provides a death benefit for a specified duration against a non-refundable premium.

### **Can I adjust my premium payments with the Retirement Savings Product?**

Yes, our product offers this flexibility. You can adjust premium payments within certain limits to accommodate changes in your financial situation. However, such modifications will affect the Policy Account Value and benefits payable under the Policy.

### **How is the Death benefit determined in the Retirement Savings Product?**

The Death benefit is determined based on either Option A or Option B of the Death Any Cause benefit, as selected by you in the Application Form or any subsequent changes.

### **What is difference between Death Any Cause Coverage Option A and Option B?**

Under Option A, the Death benefit is limited to the greater of the Sum Insured and the Policy Account Value. Under Option B, the Death benefit includes both the Sum Insured and the Policy Account Value.

### **Can I change the Death benefit from Option A to B or vice versa?**

Yes, you can change the Death coverage type after the first Policy Anniversary Date. Changing from Option B to Option A does not require proof of insurability, but changing from Option A to Option B will require fresh evidence of insurability.

### **Are there any taxes applicable to my Retirement Savings Product?**

Yes, a 10% capital gains tax applies to the Policy's profit at the time of surrendering the account value.

### **What happens if I miss a premium payment?**

If the Policy Account Value is insufficient to cover monthly deductions, and the premium remains unpaid, all coverages under the Policy will terminate as per Article 975 of the Code of Obligations and Contracts.

### **What happens if the Policy lapses or is surrendered?**

If the Policy lapses due to unpaid premiums or is surrendered, coverage will automatically terminate.

### **Can I surrender my Policy if needed?**

Yes, you can surrender the Policy and receive the cash surrender value.

### **What is the difference between Total and Partial Surrender?**

Total Surrender involves surrendering the Policy for its Net Cash Surrender Value before the Maturity Date. Partial Surrender involves withdrawing a portion of the Account Value, reducing it along with associated fees, charges, and taxes.

### **Is there any minimum return or minimum account value applied to my Policy?**

The Policy does not guarantee a minimum return or account value at the Maturity Date.



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**Is there any guaranteed crediting return rate applied to my Policy?**

A crediting return rate is declared at the start of each calendar year and applies for the entire year or any remaining part thereof.

**Are there any fees associated with a Retirement Savings Policy?**

Yes, the Policy incurs various fees, including cost of insurance charges, administrative fees, and surrender charges. Understanding these fees is crucial for evaluating the overall cost and performance of your Policy.

**What riders or additional benefits can be added to my Policy?**

You can add Total and Partial Permanent Disability, Critical Illness, Terminal Illness, and Passive War Risk and Terrorism riders.

**Can I convert my Term Life insurance Policy to a Retirement Savings Policy?**

Yes, you can convert from a Term Life Insurance Policy to a Savings policy without undergoing a new medical examination. Refer to us for details on conversion options.

**How often should I review my Retirement Savings Policy?**

Regular Policy reviews are recommended, especially if there are changes in your financial situation or life circumstances, to ensure the Policy aligns with your goals.

**Can the Death benefit be increased or decreased after the Policy is issued?**

Yes, you can modify the Sum Insured, but such changes will affect the cost of insurance and the Policy Account.



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## Frequently Asked Questions – Education Savings Product

### **What is the Education Savings Product?**

The Education Savings Product is a Universal Life Insurance product designed to offer financial support for education expenses. It includes a waiver of premium to cover University Tuition benefits and a decreasing schedule to cover Schooling tuitions.

### **How does the waiver of premium work in this product?**

The waiver of premium feature ensures that, in the event of a covered Death or Disability claim, the Policy Owner or beneficiary becomes eligible for a Waiver of the premiums due after the date of the Insured's death or disability until the Policy maturity date.

### **How is the University Tuition Coverage paid?**

At the maturity date, the Beneficiary or the Policy Owner will be eligible to receive the University Tuition Benefit (Account Value). The payment can be a single payment or in multiple installments, following the method and frequency selected by the Policy Owner.

### **What does the decreasing schedule cover for Schooling Tuitions?**

The decreasing schedule is designed to cover Schooling tuitions. The Sum Insured allocated for Schooling Benefit decreases year after year to cover the remaining schooling tuitions for the designated child, as specified in the Schooling Amortization schedule.

### **Can the Education Savings Product be used for any level of education?**

Yes, the product is designed to support education at various levels, including University and Schooling.

### **What happens if the Policy Owner decides to cancel the Policy?**

The Policy Owner can surrender the Policy and receive the cash surrender value.

### **Are there any taxes applicable to the Educational Savings Product?**

Yes, a 10% capital gains tax applies to the Policy's profit at the time of surrendering the account value.

### **What happens if I miss a premium payment?**

If the Policy Account Value is insufficient to cover monthly deductions, and the premium remains unpaid, all coverages under the Policy will terminate as per Article 975 of the Code of Obligations and Contracts.

### **What happens if the cash value is insufficient to cover Policy expenses?**

If the cash value is insufficient to cover Policy expenses, the Policy will lapse, and coverage will be terminated.

### **What happens if the Policy lapses or is surrendered?**

If the Policy lapses due to unpaid premiums or is surrendered, coverage will automatically terminate.

### **Can I surrender my Policy if needed?**

Yes, you can surrender the Policy and receive the cash surrender value.

### **Is there any minimum return or minimum account value applied to my Policy?**

The Policy does not guarantee a minimum return or account value at the Maturity Date.



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**Is there any guaranteed crediting return rate applied to my Policy?**

A crediting return rate is declared at the start of each calendar year and applies for the entire year or any remaining part thereof.

**Are there any fees associated with a Retirement Savings Policy?**

Yes, the Policy incurs various fees, including cost of insurance charges, administrative fees, and surrender charges. Understanding these fees is crucial for evaluating the overall cost and performance of your Policy.