



Global Savings Plan – Product Fact Sheet

Why Global Savings Plan?

You care about your financial dreams, improving the quality of life for your family and enjoy your time after retirement. With future planning, you could achieve your objectives with the Global Savings plan, which aligns to every stage of your life.

What are the Key Benefits?

Diversity of investment options	Customised investment strategies for different risk profiles Selection from a universe of individual funds Protected Fund Option - invested capital protected at maturity
High protection benefits	Financial protection for the benefit of the family in case of premature death of the policyholder
Disciplined Savings	To achieve your long term savings objectives, such as retirement income, children's university fees among others
Flexibility	Affordable premiums and flexible payment methods Option to choose Death Benefit amounts
Extendibility	Continue saving after maturity

Who Should Buy?

Affordability	People with disposable monthly income of at least AED 2,000
Profile	Married (with or without children) Single People with no retirement provision Parents who want to plan for children's university fees or wedding costs
Nationality	UAE residents & selected non-UAE residents*

***Important Notes :**

1. For full product details, please refer to the Policy General Terms & Conditions
2. This product is underwritten by Dubai Islamic Insurance and Reinsurance Company (AMAN)



Global Savings Plan – Product Fact Sheet

Product Features	
Eligibility	Age 18-60 years at policy start date (maximum age at maturity 70 years)
Policy Term	Min. 7 years , Max. 30 Years
Payment Mode	Monthly or Yearly
Minimum premium	Monthly AED 500 - Yearly AED 6,000
Sum Cover Selection	60% - 100% of total premium s payable over the policy term
Beneficiaries	4 Beneficiaries OR Assign to a third party*
Other Features	<ul style="list-style-type: none">Simple application process and quick policy issuanceNo medical examination, only simple health declaration up to AED 1.55m for regular savings

Benefits	
Maturity Benefit	Payable in lump sum at market unit price OR Protected unit price for Protected Fund Option customers
Death Benefits	Selected cover or cash value whichever is higher

Options*	
Increase of Regular premium	Min Monthly AED 300 or equivalent . There will be no change in Protection Benefits
Decrease of Regular premium	A decrease to a minimum premium of AED 500 monthly (or equivalent) is possible after the 1 st policy anniversary, provided all premiums due have been paid. Protection Benefits will reduce proportionately.
Additional Lump Sum Premium	Minimum AED 3,000 . There will be no change in Protection Benefits
Partial Withdrawal	Possible any time, provided there are no premiums outstanding and policyholder's cash value does not fall below AED 10,000. Protection Benefits will reduce proportionately.
Deferral of Premium	Premiums can be deferred for up to 12 months after the 1 st policy anniversary as long as 18 consecutive premiums have been paid . There will be no change in Protection Benefits
Change of premium frequency	On any policy anniversary provided there are no outstanding fees
Full Surrender	Any time with no surrender fees (Surrender Proceeds = cash value - any outstanding fees)
Paid Up	Possible after 18 months provided the cash value does not fall below AED 10,000 . No Protection Benefits applicable
Reinstatement	After Paid Up only and subject to underwriting process if after 6 months
Reactivation	Possible for lapse / terminated policies, subject to underwriting process
Continuity After Maturity	Continue the participation in investment strategies after maturity, No Protection Benefit applicable. Fees would be charged as per the GTC.

Fees & Charges	
Please refer to the GTC	

***Important Notes :**

- For full product details, please refer to the Policy General Terms & Conditions
- This product is underwritten by Dubai Islamic Insurance and Reinsurance Company (AMAN)