

SE^QURE



YOU DREAM, WE FULFIL.



HDFC INTERNATIONAL LIFE AND RE COMPANY LIMITED
(Reinsurer)

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QLM Life & Medical Insurance Company Q.P.S.C. (QLM or the Company) is a leading provider of life and health insurance in Qatar and the larger GCC region, is incorporated in the State of Qatar and is licensed by the Qatar Central Bank. QLM differentiates itself from its peers by delivering tailored innovative life and medical insurance solutions with unrivalled customer service. The Company's core strengths include its strong and stable financial profile, 24/7 in-house operations, a highly experienced team of experts and its digitally transformed platform. Rated 'A-' by Standard & Poor's, QLM Life & Medical Insurance is well positioned to deliver world-class individual life insurance services.

SECURE series is a unique financial plan created to secure and achieve the Education and Retirement requirements of expatriates in Qatar. No event should come in the way of the dreams one has for their own and their family's future. With flexible premium payment options, tailor make your own policy that takes care of your future by not compromising your present.

EDUCATION SERIES

- ▶ Save regularly over long term and create a fund to meet your child's future financial needs viz. school education, college fees, marriage or setting up a business
- ▶ Receive double benefits of availing pay outs to meet education fees in case of emergencies and also receive a lump sum at the end of the policy term
- ▶ Ensure that your child gets the much needed financial assistance even if anything unfortunate were to happen to you.



How prepared are you?

If you are choosing the best university for your child, you are probably considering one of the three popular countries for higher education: United States, United Kingdom, and Canada. Which option is most affordable? Which of these countries will suit you best? Where are the best opportunities for further education or employment when your child graduates? Most importantly, have you saved enough to fulfill this dream?

*All figures are approx. In \$(000)/annum.



YEAR		
2020	20	11.7
2030	28.2	16.6
2035	33.5	19.7



YEAR		
2020	26.3	3.9
2030	37.1	5.5
2035	44	6.5



YEAR		
2020	34	19.6
2030	48	27.7
2035	57	32.9



*2019 figures. Avg inflation rate of 3.5% per year. *Undergraduate degree

*Cost of living includes Rent, Transport, Entertainment. *Source: hotcoursesabroad.com

Enjoy the Benefits.

PROTECTION BENEFITS



Flexible premium payment terms



Sum Assured payable in case of death



Sum Assured payable on diagnosis of terminal illness



Sum Assured payable on diagnosis of any one of the listed 37 critical illnesses



Sum Assured payable in the event of accidental permanent total disability



Guaranteed instalment benefit of minimum premiums in event of critical illness or accidental permanent total disability



Guaranteed instalment benefit of premiums injected into the fund for the remainder of the policy term in case of death of the life assured

*Guaranteed instalment benefit is not available for single pay.

EDUCATION FUND BENEFITS

Systematic education withdrawals can be made at a pre-defined age for 5 years during the policy term to pay for education fees at institution of choice



Worldwide protection benefits continue undisturbed



Final payout of fund value can be made at any time during the policy term and the plan ceases *subject to applicable charges if any.



Wide range of high vintage global funds



LOYALTY BONUS

Loyalty bonus is applicable in your policy.

*All above benefits including loyalty additions are subject to terms & conditions. Please contact QLM/your relationship manager for more details.

CONTINUED ACCESSIBILITY

OPTIONS FOR EXPATRIATES

INSURANCE COVER OPTIONS IF POLICYHOLDER RELOCATES

**SEQUIRE CHILD HAS BEEN ESPECIALLY
DESIGNED KEEPING IN MIND THE
EXPATRIATE POPULATION IN QATAR.**

*Almost 85% of Qatar's population are expatriates. It is therefore only natural that there is a need to have a policy that will adopt to a transient lifestyle.

SeQure Child is a policy that knows no borders and follows the policyholder back to the country they choose to live post retirement. The premium continues to be paid in USD in order to avail worldwide benefits.

*Source: worldpopulationreview.com

Non resident Indians in Qatar may contact QLM for information to avail options upon return to India.

ELIGIBILITY

SPECIFICATIONS	CRITERIA	
Age at entry	Minimum	20
	Maximum	60
Annual premium	Minimum	USD 1,200
	Maximum	No limit (subject to underwriting)
Policy term	Minimum	10
	Maximum	25
Premium payment term	Minimum	1, 3, 5, 7, 10 years
	Maximum	Policy term

Please contact our offices for product illustration providing detailed view of relevant charges and benefits

EDUCATION PLAN OPTION

Fulfil Your Child's Dream Uninterrupted

Withdrawals can be made
at any point of the plan

*subject to applicable charges if any.



Above is a sample for illustrative purposes only



CONTACT US

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Disclaimer:

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