

SE^QURE



Retirement
Series

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 futures. With flexible premium payment options, tailor make your own policy that takes care of your future by not compromising your present.

RETIREMENT SERIES



▶ Secure your retirement with vesting benefits that gain from upside in the market



▶ Insurance cover helps the dependant and family with lump sum amount if the breadwinner were to pass away



▶ Policy accessibility options for expatriates upon relocation



Get flexible premium payment terms



Get protection up to the age of 99 years

How prepared are you?

The general trend seen is that working age people who have not started saving for retirement are less likely to feel positive about their post work years. People assume expenses will go down after retirement. In reality, they are likely to discover that most expenses remain the same.

24%

working age people have not started saving for retirement

41%

of retirees use up cash savings to help fund retirement

42%

of pre retirees who have started saving for retirement stopped or face difficulties

31%

of retirees wish they had started saving for retirement at an earlier age

*Source: HSBC report

FOR A TARGET RETIREMENT FUND OF USD 1 MILLION, REGULAR MONTHLY SAVINGS ARE REQUIRED.



Assumption: growth rate of 6% compounded annually

Delay only makes the task more difficult

Enjoy the Benefits.

PROTECTION BENEFITS



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 Investment Benefit is not available for single payment.

RETIREMENT BENEFITS

Withdrawal can be made at a pre-defined age during the policy term for any purpose or for buying annuity plans globally



Worldwide protection benefits continue undisturbed



Final payout of fund value can be made at any time before the age of 99 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

**SEQURE RETIREMENT 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 Retirement 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.

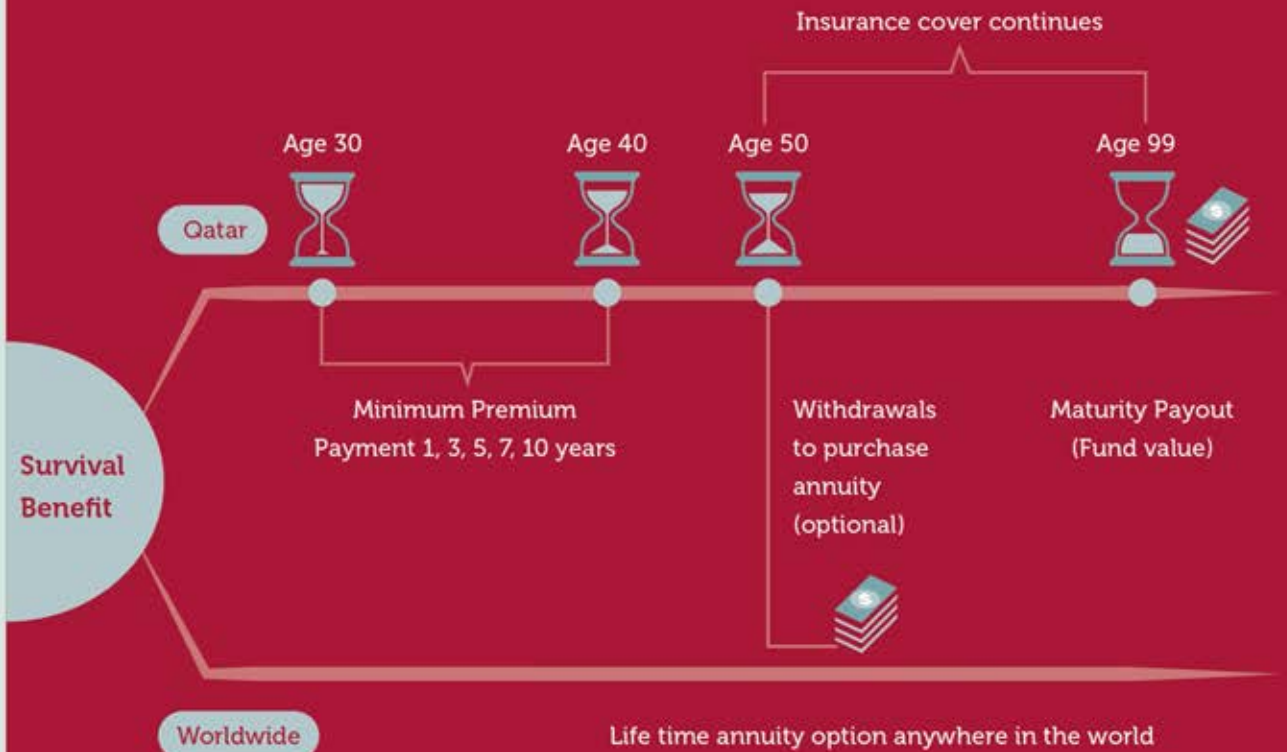
ELIGIBILITY

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	99 minus age of entry *T&C apply
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

RETIREMENT PLAN OPTION

Retirement Just Ahead



Above is a sample for illustrative purposes only



CONTACT US

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Disclaimer:

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