



Smart
invest



Get smart
with your
money

Single pay

Forward
together



شركة عمان للتأمين
Oman Insurance Company



Product at a glance

Smart Invest is a unique Unit-Linked Insurance Plan that gives you the advantage of savings as well as reaping returns on investment. At every stage in life, there comes along different needs, most of which require substantial financial planning. Meeting all these needs can be easier, provided you are prepared. Smart Invest lets you control how you want your savings to grow over time. You can choose to invest in a selection of funds that gives you the flexibility to decide how long and how much you want to save to meet your financial goals.

Product Category	Single Pay
Minimum Age at Entry	18 years
Maximum Age at Entry	70 years
Non-Resident Buying Option	Allowed
Plan Currency	USD
Premium Payment Term	1 year (minimum)
Minimum Premium (USD)	USD 15,000
Maximum Premium (USD)	No Limit
Top Up	USD 1,500
Death Benefit	101% of the Fund Value
Maturity Benefit	100% of the Fund Value
Profit Booking	Yes
Partial Encashment	No free partial withdrawal is allowed. Charges applicable as per surrender grid. An administration charge of USD 15 will be applied for each partial encashment request.

* Top ups are subject to a sales load charge of 1.5% of Premiums Paid in respect of Top-Up premiums.

Policy charges

Establishment Charge

A monthly amount equal to 0.125% (or 1.5% yearly) multiplied by the Single Premium payment. The charge is levied during the first five (5) policy years. Would be levied on a monthly basis through cancellation of units.

Regular Policy Administration

USD 7.50 per month per policy. The charge will apply in all cases, irrespective of the premiums paid/fund amount. It will be levied on a monthly basis through cancellation of units.

Regular Policy Management Charge

Regular policy management charge of 0.0833% per month (or 1% per year) of the value of the fund. It will be levied on a monthly basis through cancellation of units.

Sales Load

No Sales Load shall be applied on units purchased. However, a sales load of 1.5% shall be charged to the premiums paid in respect of any top-up premiums. It will be deducted instantly from any top-up premium.

Surrender

In case of surrender of the policy prior to the end of the policy term, the policyholder will get his cash value less the Early Redemption charge. Surrender Charges will be deducted from the policy owner's cash value in case of surrender before the end of the policy term. The Surrender Charges are expressed as a percentage of the Single Premium paid at the time of surrender:

Year	Charge
1	9%
2	7.5%
3	5.5%
4	3%
5	1%
6+	Nil

Disclaimer: Smart Invest is a non-participating, unit linked insurance plan and is subject to various risks including but not limited to investment and market risks. Past performance is not necessarily indicative of future performance. Any data, returns shown in this document are hypothetical projections and are purely for illustrative purposes. The 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 Smart Invest product, please read and understand in full the detailed Smart Invest 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 Smart Invest insurance policy document, the terms and conditions contained in the Smart Invest insurance policy shall supersede and prevail.

A full circle of insurance products
keeps you covered at all angles.



Tel: 800 4746
www.tameen.ae