

The background of the entire page is a collage of various comic panels from the 'Hello Beema' series. These panels depict different scenarios related to insurance, such as people talking, families, and individuals in various settings. Some panels include the word 'INSURANCE' and a crossed-out circle, while others show people interacting or looking thoughtful.

Foreword

Hello Beema
(Beema = insurance in Bengali)

We have introduced Hello Beema comics to make insurance queries more accessible.

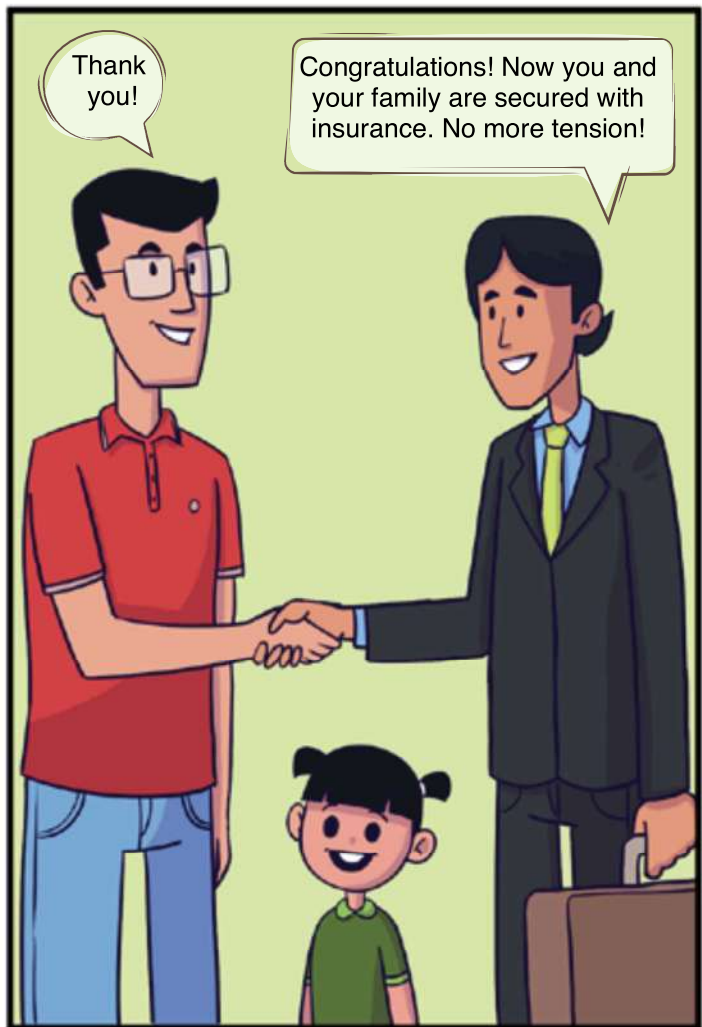
From our experience in providing life insurance services in Bangladesh since 1952, we have seen that many people do not take advantage of insurance and as a result, they remain vulnerable to life's uncertainties. This is due to low awareness, doubts, and misconception about insurance.

We have decided to develop this lively comics to raise awareness about the benefits of insurance.
Hope you will like it.

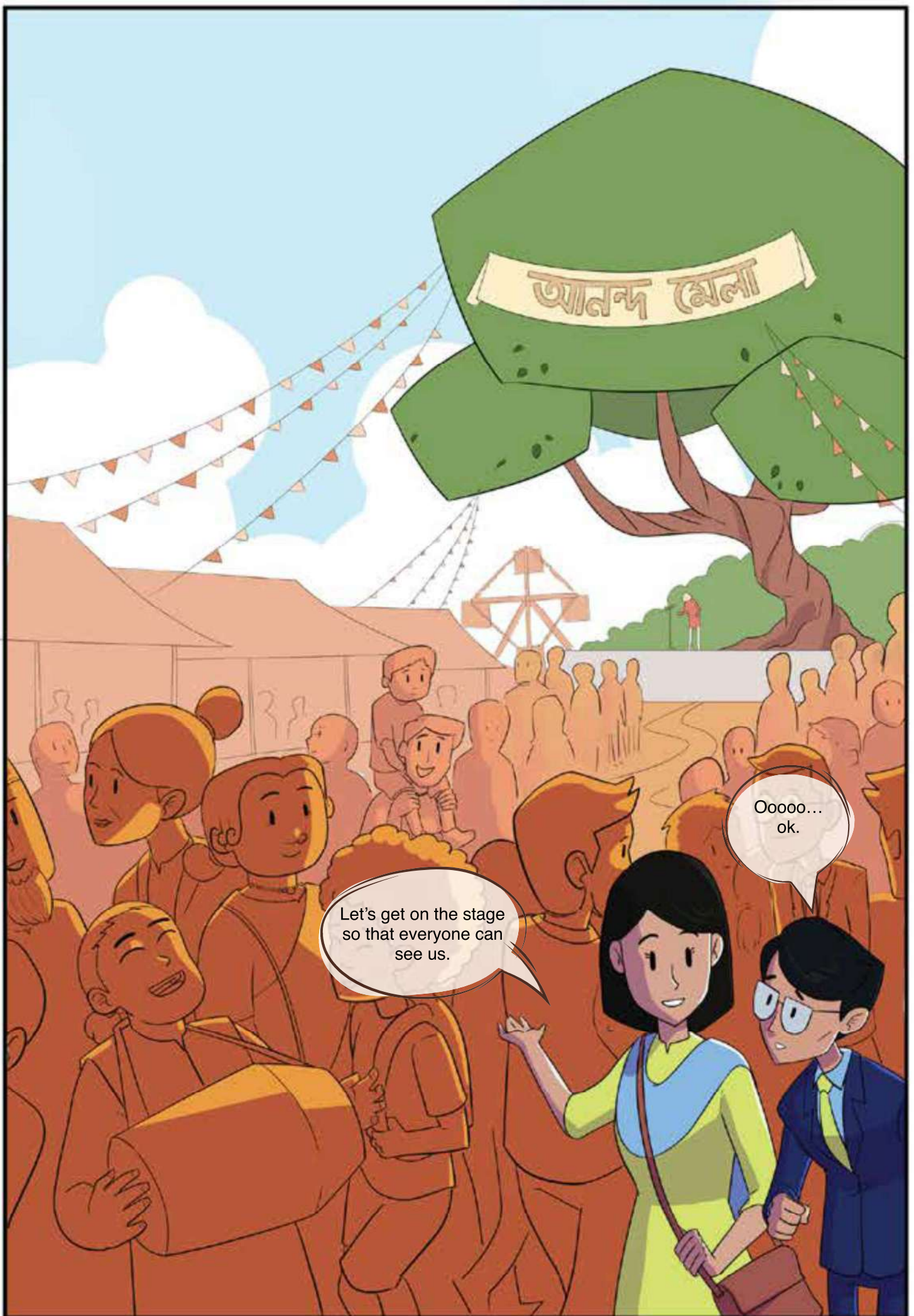
Ala Ahmad
Chief Executive Officer
MetLife Bangladesh











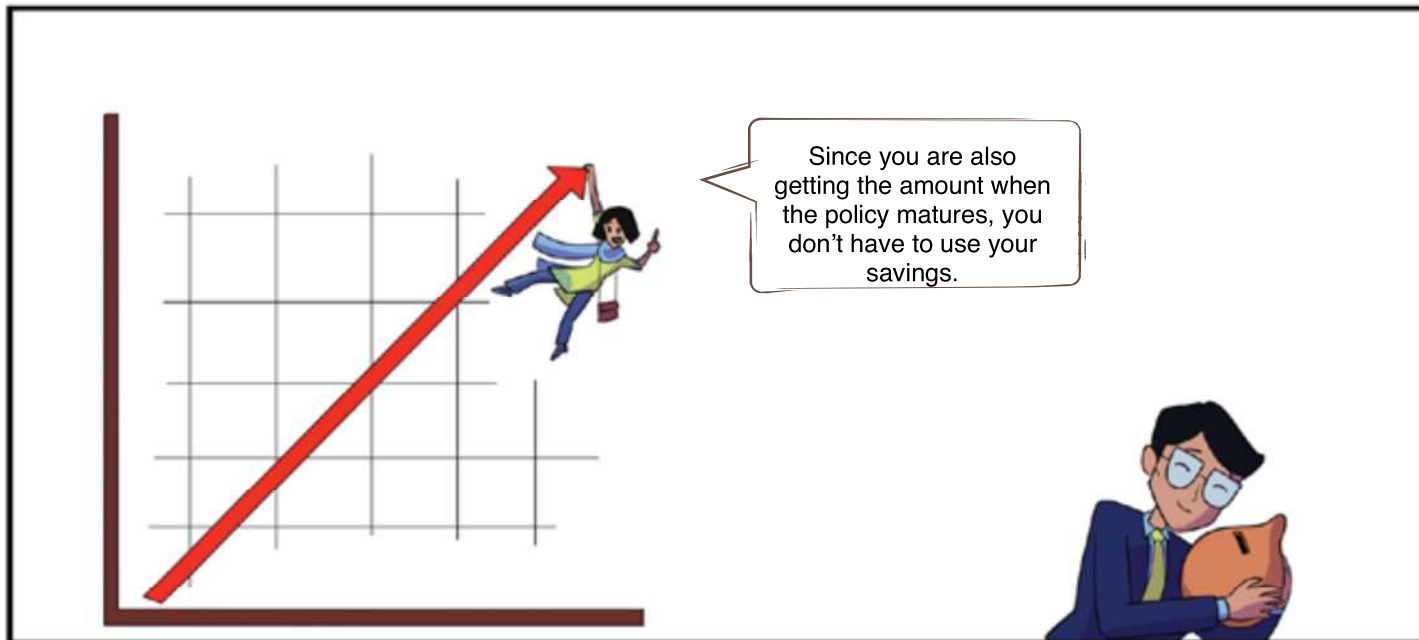
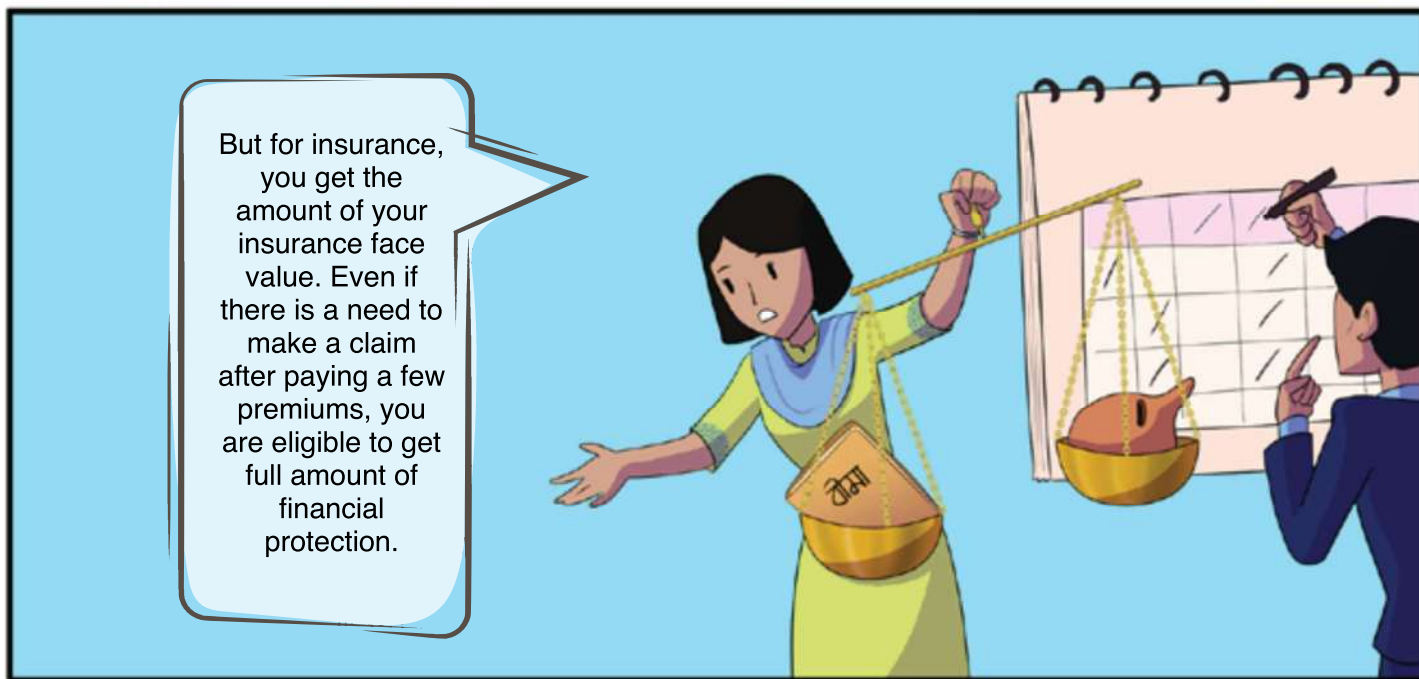


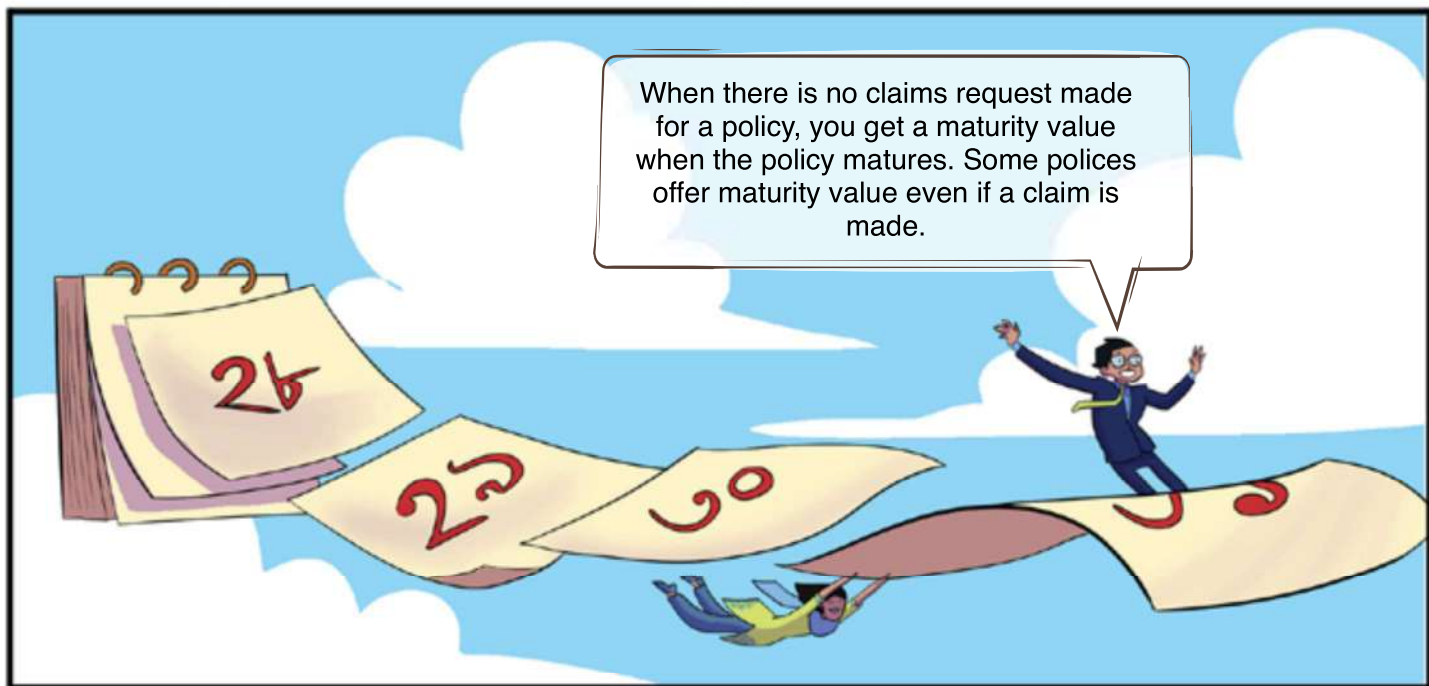
Yes! So, do I get the same benefit from Bank savings and insurance?

Bank and insurance serve two different needs.

Bank helps you to save.

Along with savings, insurance helps you and your family remain secured by providing financial support.





Is there any policy where I can save and have financial protection at the same time?



Yes! There are policies to give you both savings and financial protection.



Remember, the main objective of insurance is to give you financial protection.



Your agent will help you find the right insurance policy based on your unique need.



Some people say that it is not easy to get money from insurance. Is this true?



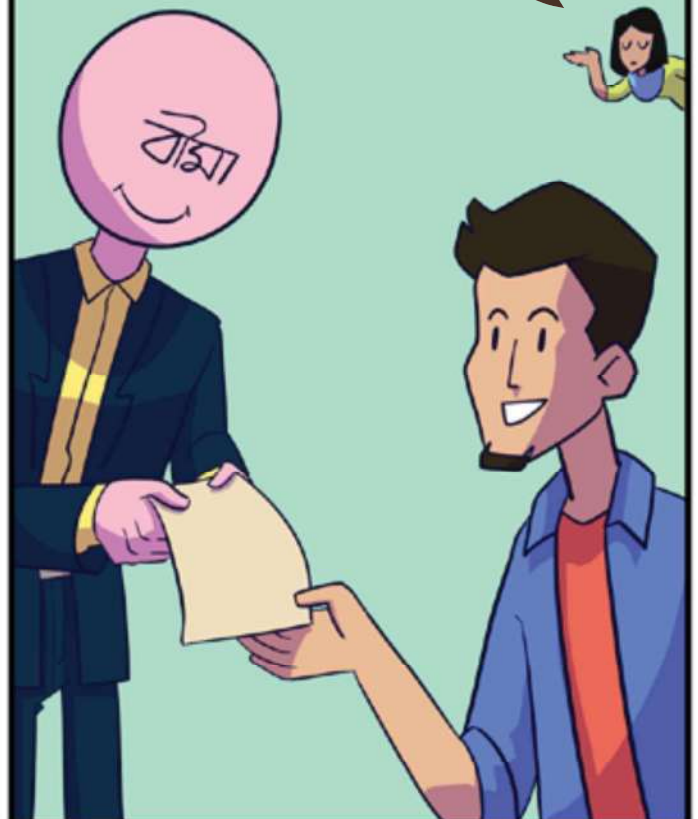
There is a misconception about this but in most cases, this does not represent real scenario.

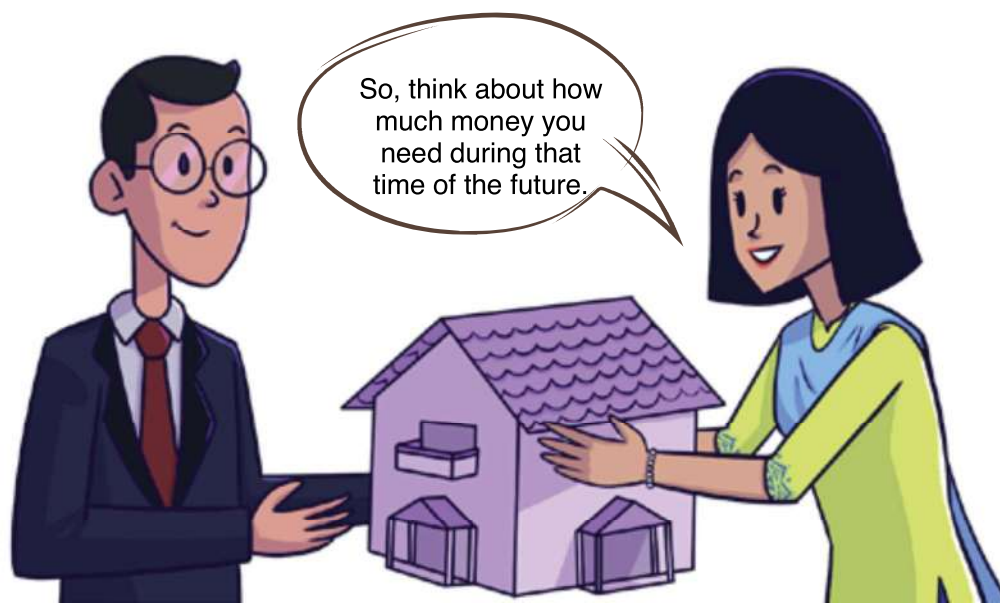
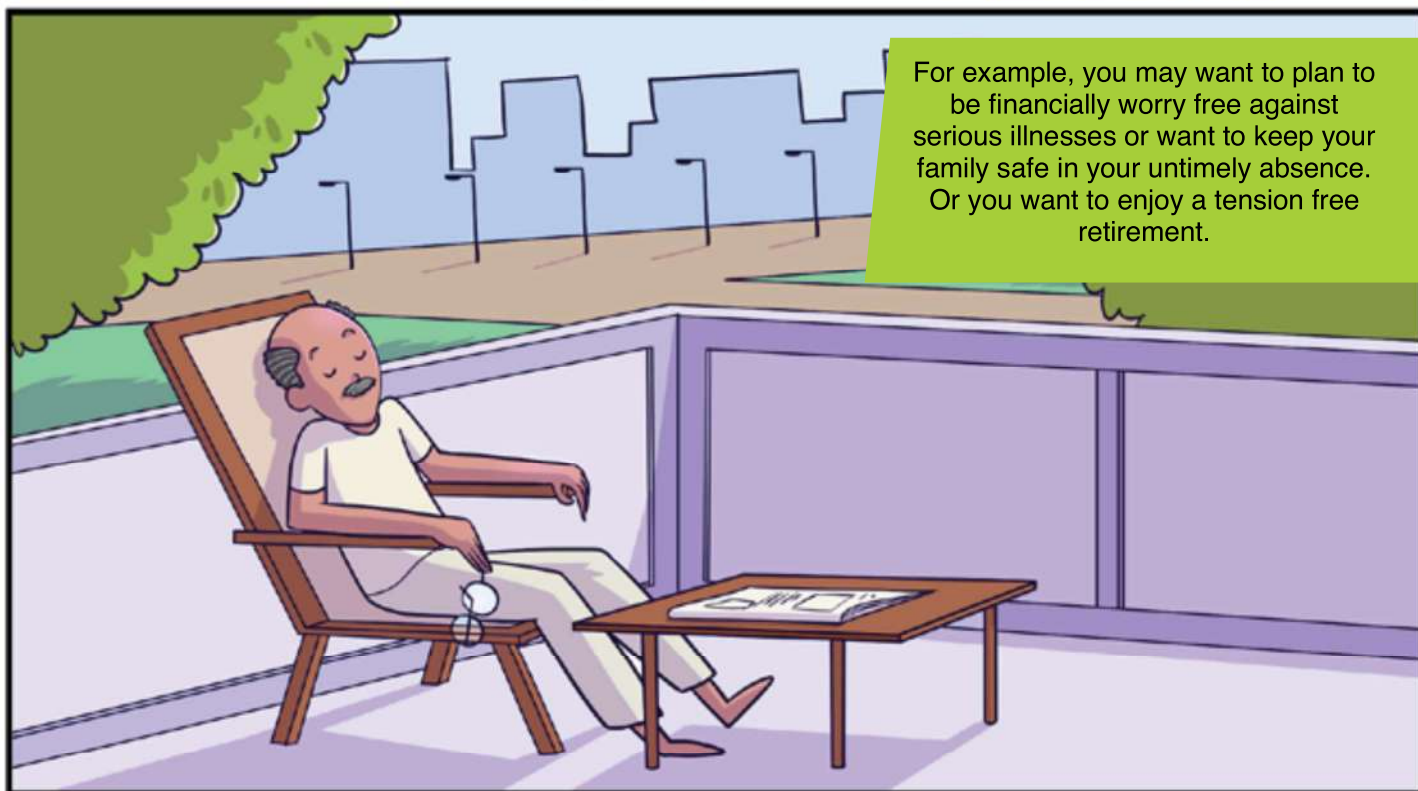
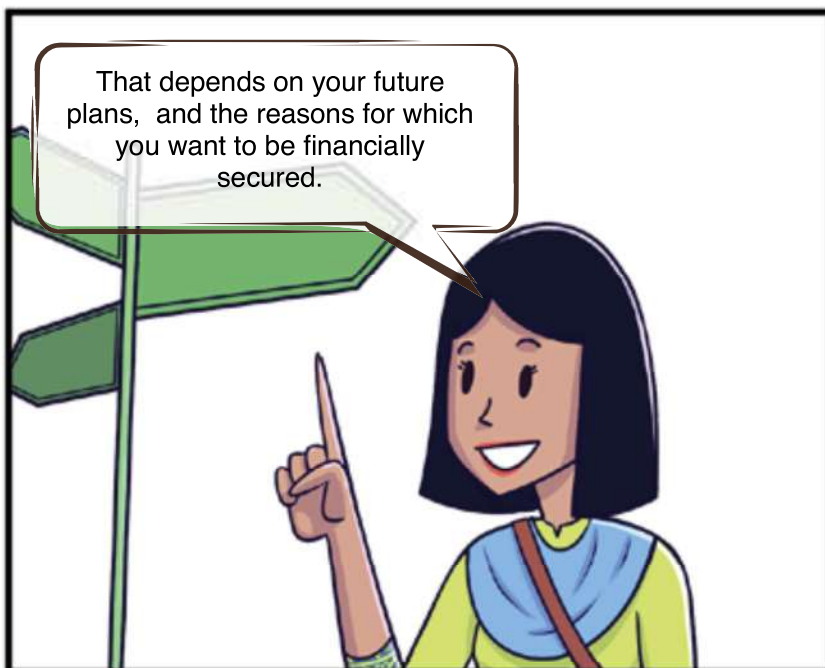
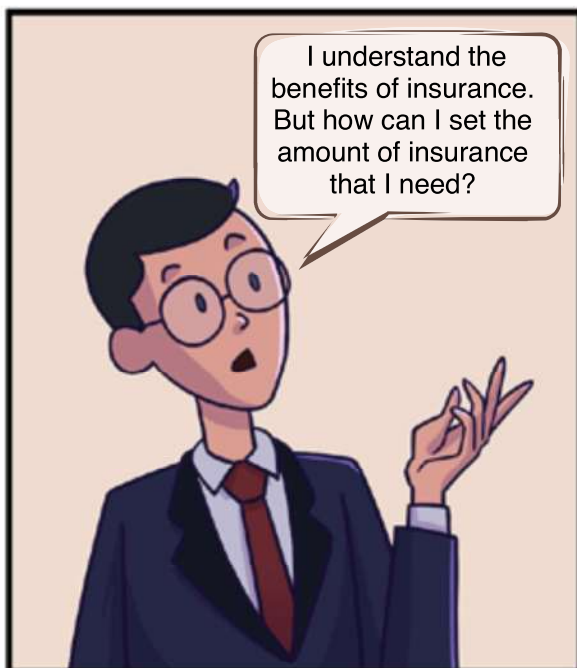


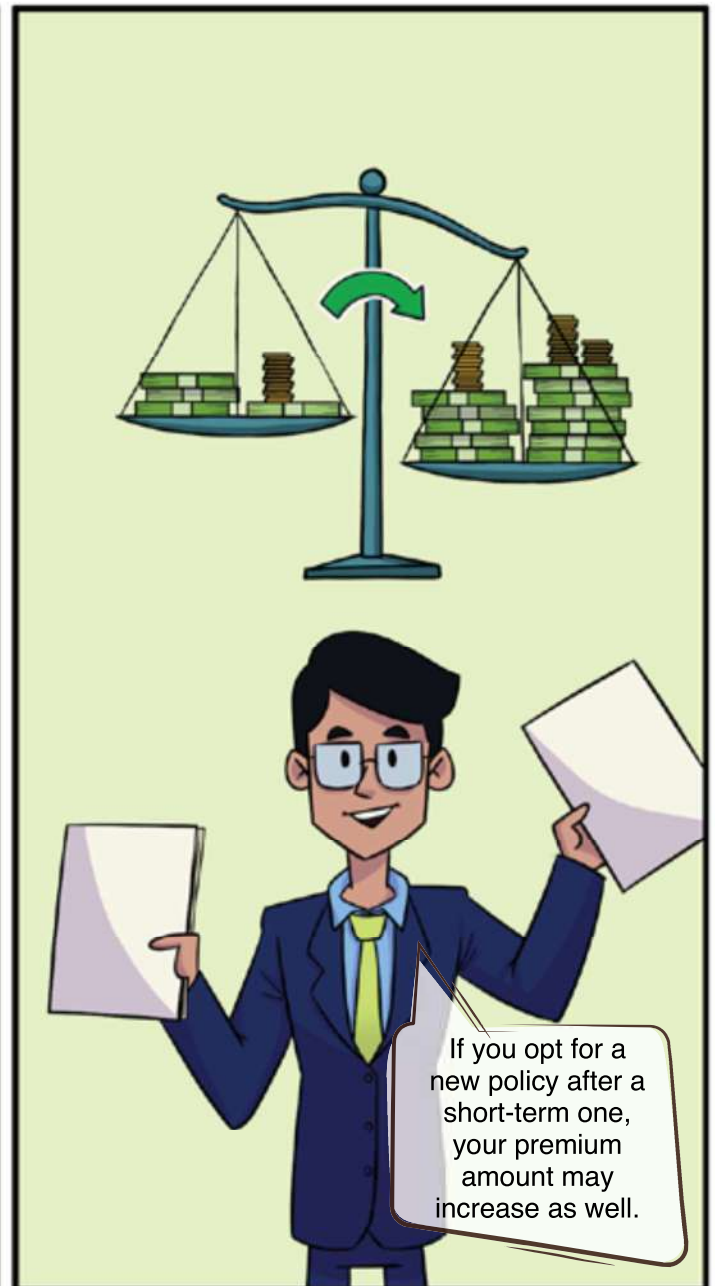
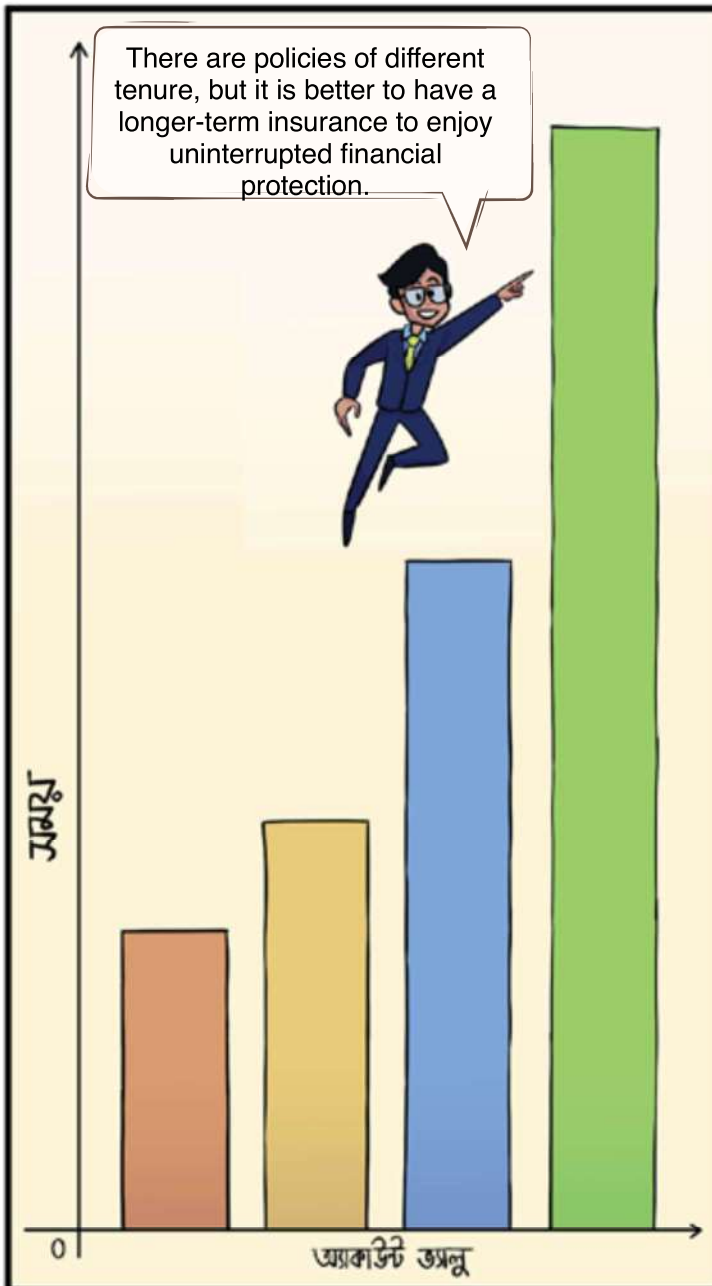
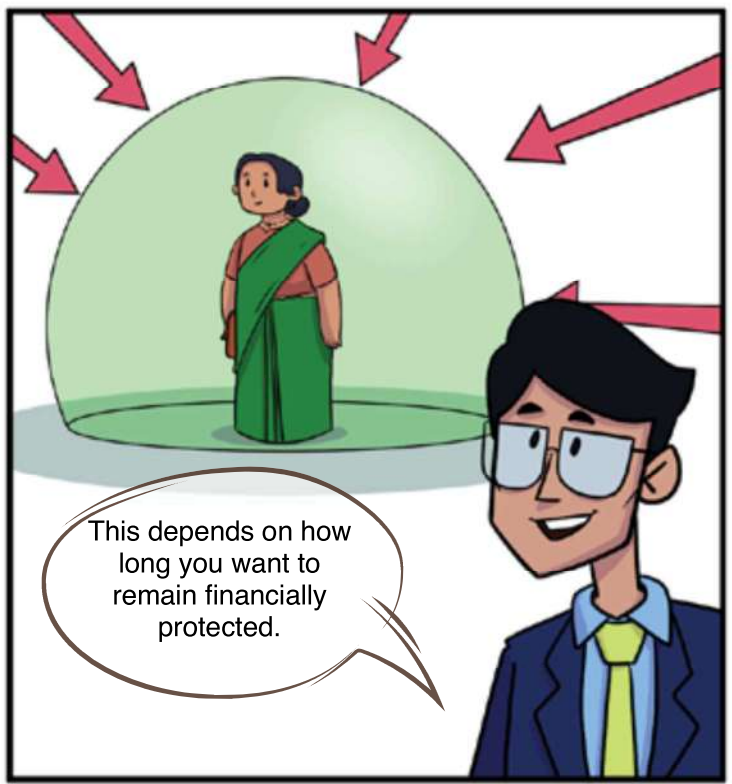
When you submit all required documents, getting insurance money is your right.

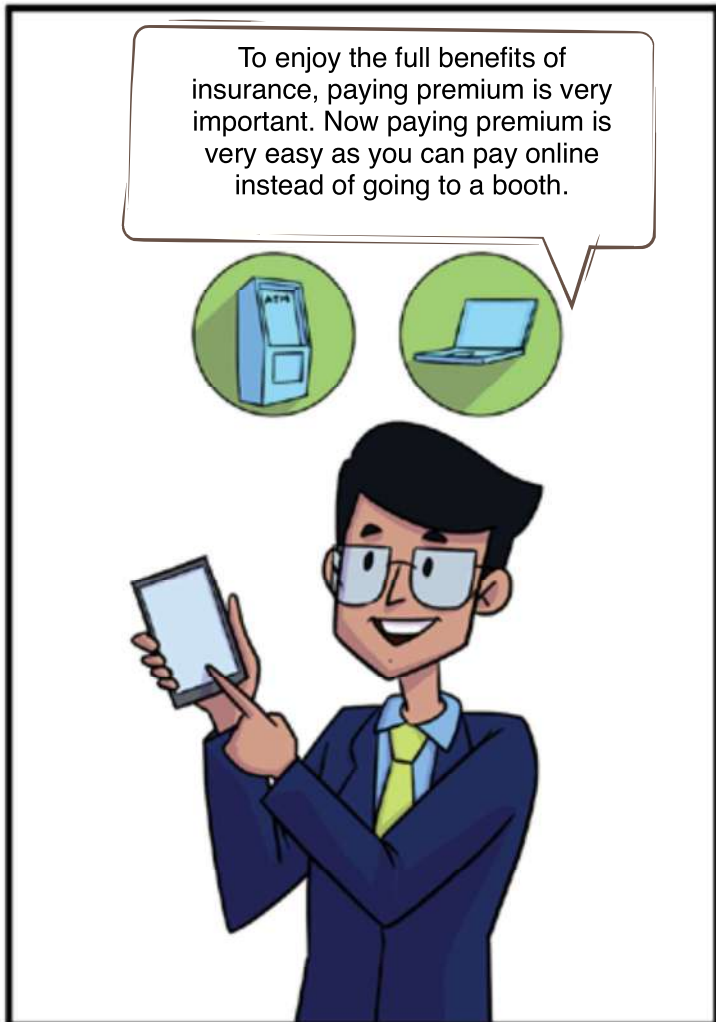
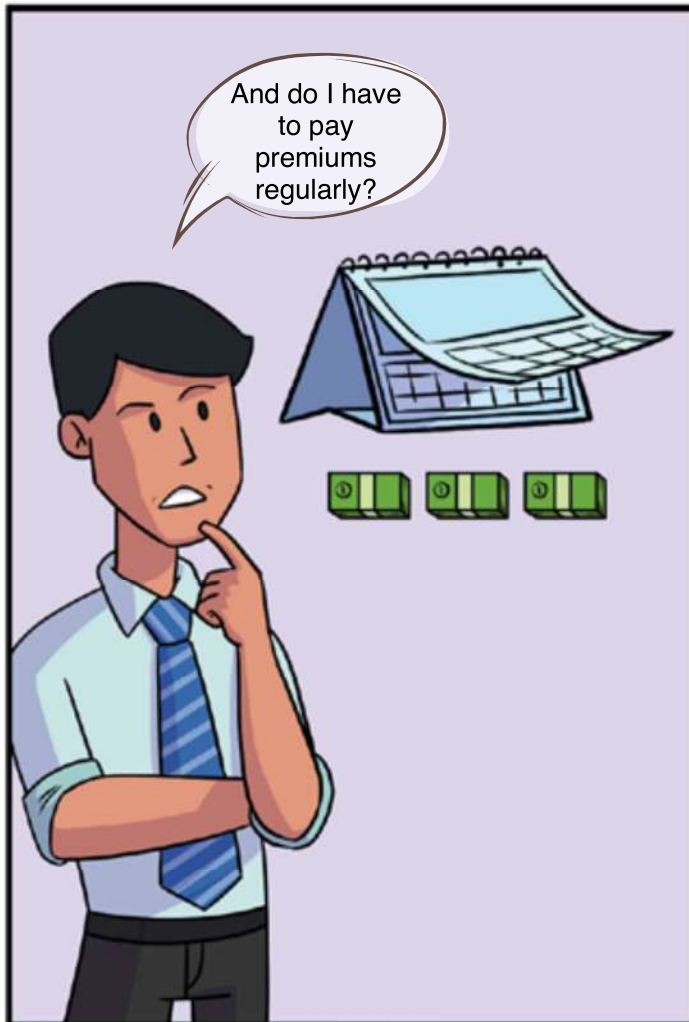


Every company has standard timeline for paying your insurance money.









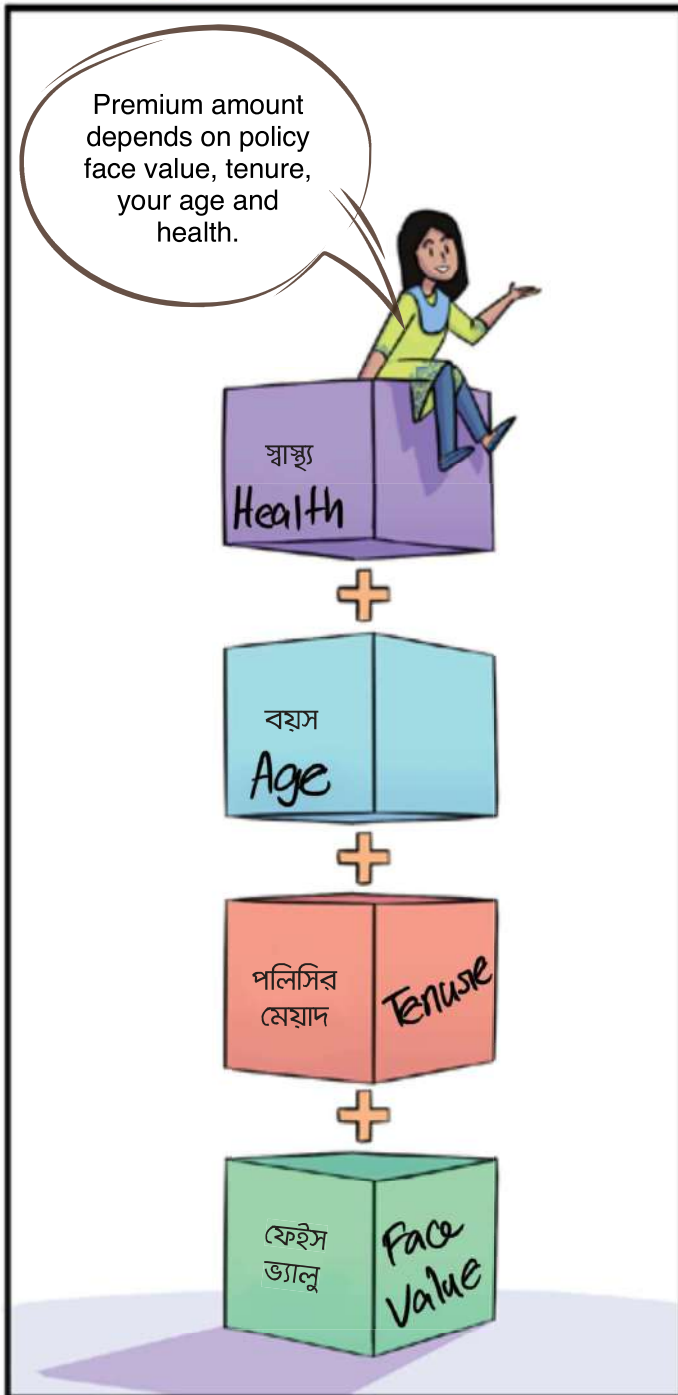
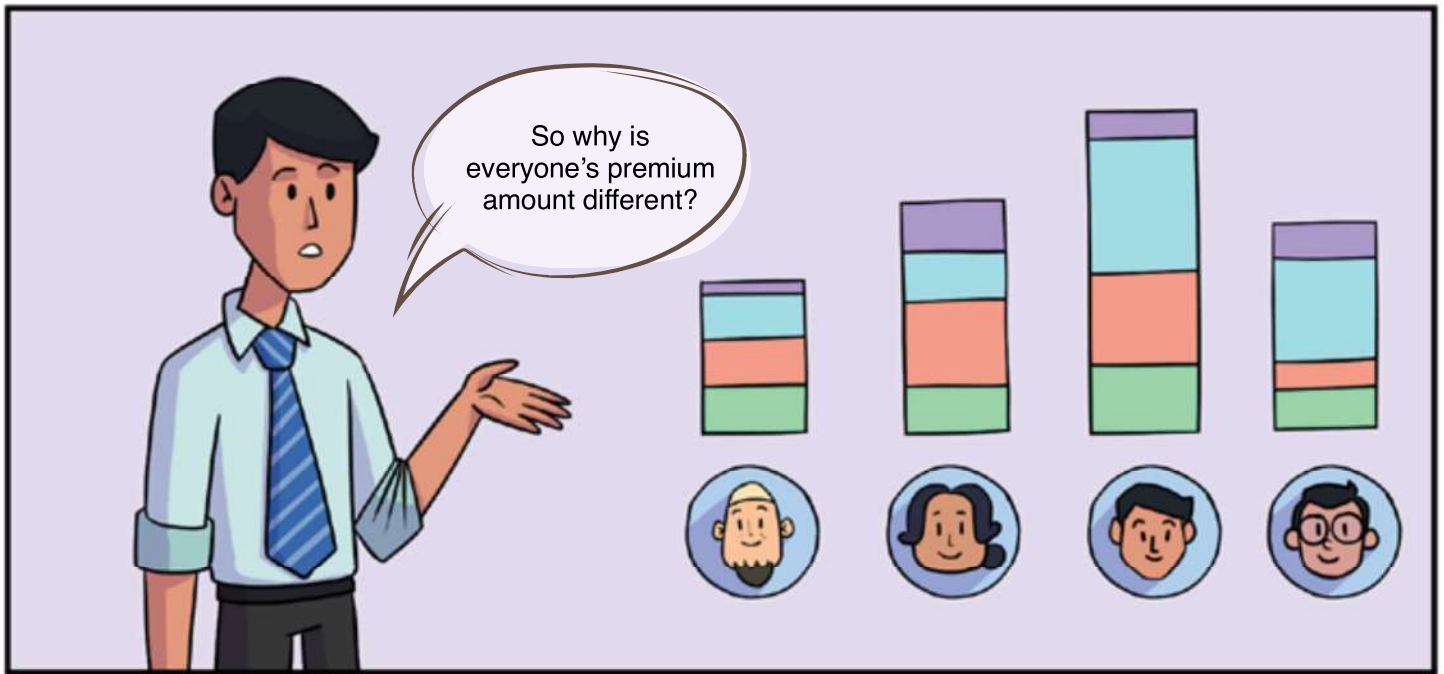
How can I pay my premium?

There are many ways. Insurance office; bank counter; mobile money transfer like bKash, Nagad; internet banking, Electronic Fund Transfer (EFT) etc.

EFT Debit is the easiest way to pay premiums.

Since EFT Debit is an automatic process, you don't have to remember paying premium every time.





What happens when I don't pay premium regularly?

Then your policy becomes lapsed. As a result, you will not be able to receive the full benefits from your insurance.



How can I
reactivate lapsed
policy?



By paying due
premiums.

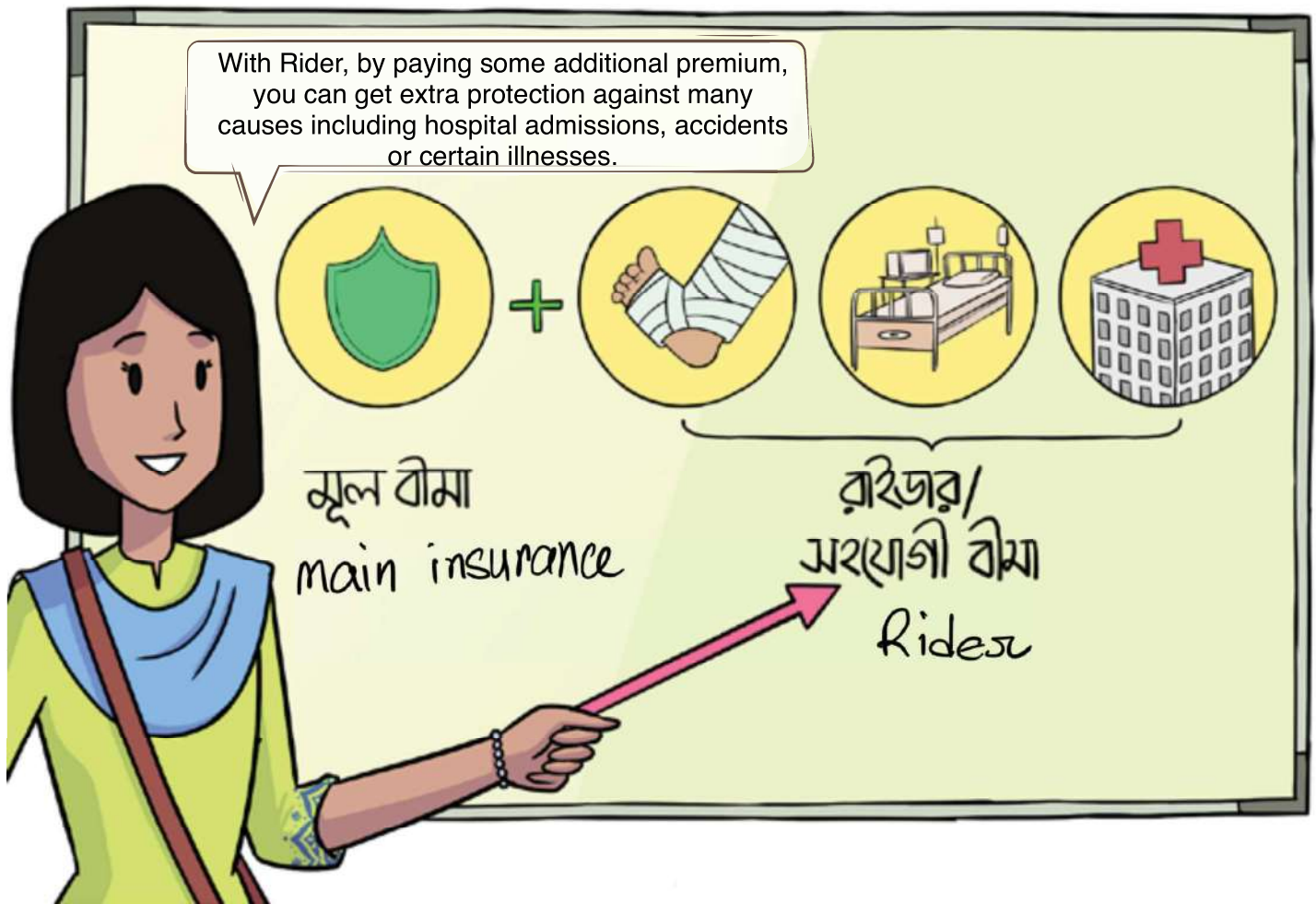


To reactivate, find out
for how many days the
policy has been lapsed.



You can also directly
contact your insurance
company or talk to your
agent.





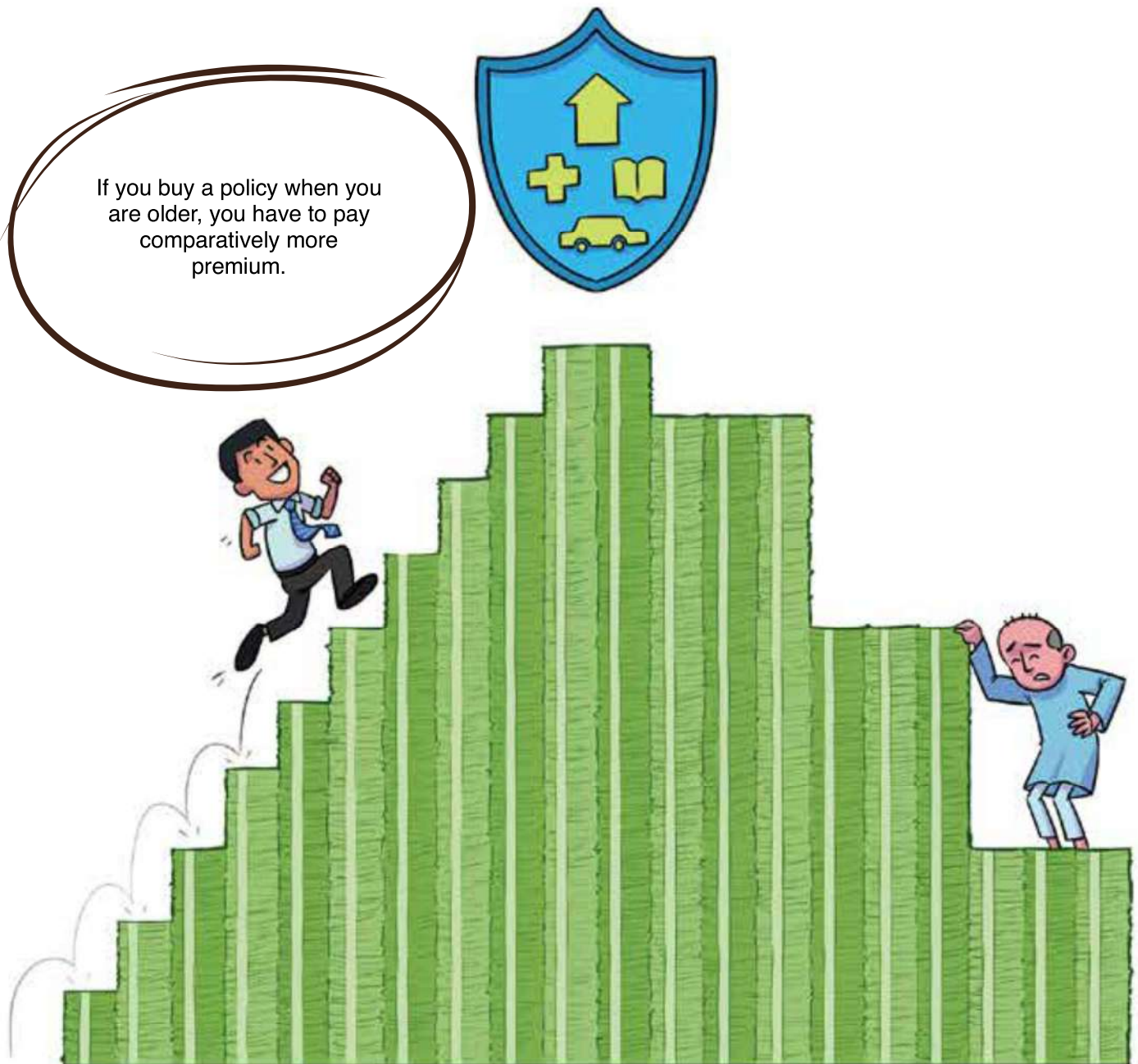
I heard my policy is under APL. What does that mean?

With APL, your policy remains active by using your accumulated cash value when you don't pay premiums within due time.

बीमा

APL's main objective is to keep the policy owner secured as long as possible.

APL





I have insurance from office. Do I need additional personal insurance too?

Your office insurance may not cover all your needs like your child's education or remaining tension free in your retirement. So, it is good to have personal insurance.

Some say that you only get money from insurance when someone dies. Is it true?

You get the benefits from insurance like money for medical bills, disability or treatment and maturity value when the policy matures. So, you can get the benefits during your lifetime as well.

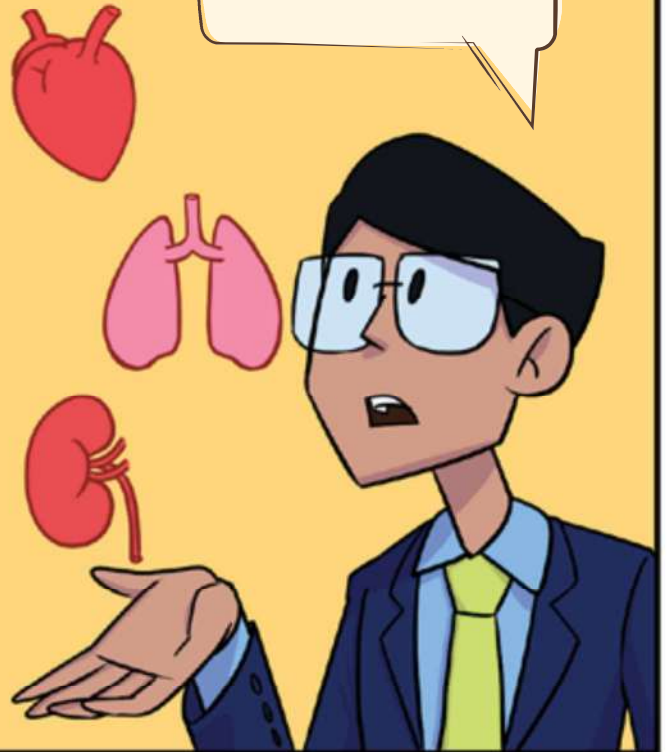
That means I can get insurance benefits for accident, disability and hospital admission?

Yes.

Nowadays people suffer from cancer, heart attack and kidney diseases. Is there any insurance for these diseases?



Our lifestyle is changing, and we see that many people suffer from these diseases.




Treatment for these diseases is very expensive, and often, we do not have enough preparation to cover these expenses.




Now you can remain financially protected against these diseases through insurance which will keep you and your family tension-free.





Is there any
Islamic Shariah
compliant
policy?



Yes. Even there is policy
for hajj and umrah.

There are many life insurance companies in Bangladesh. Which one should I select?



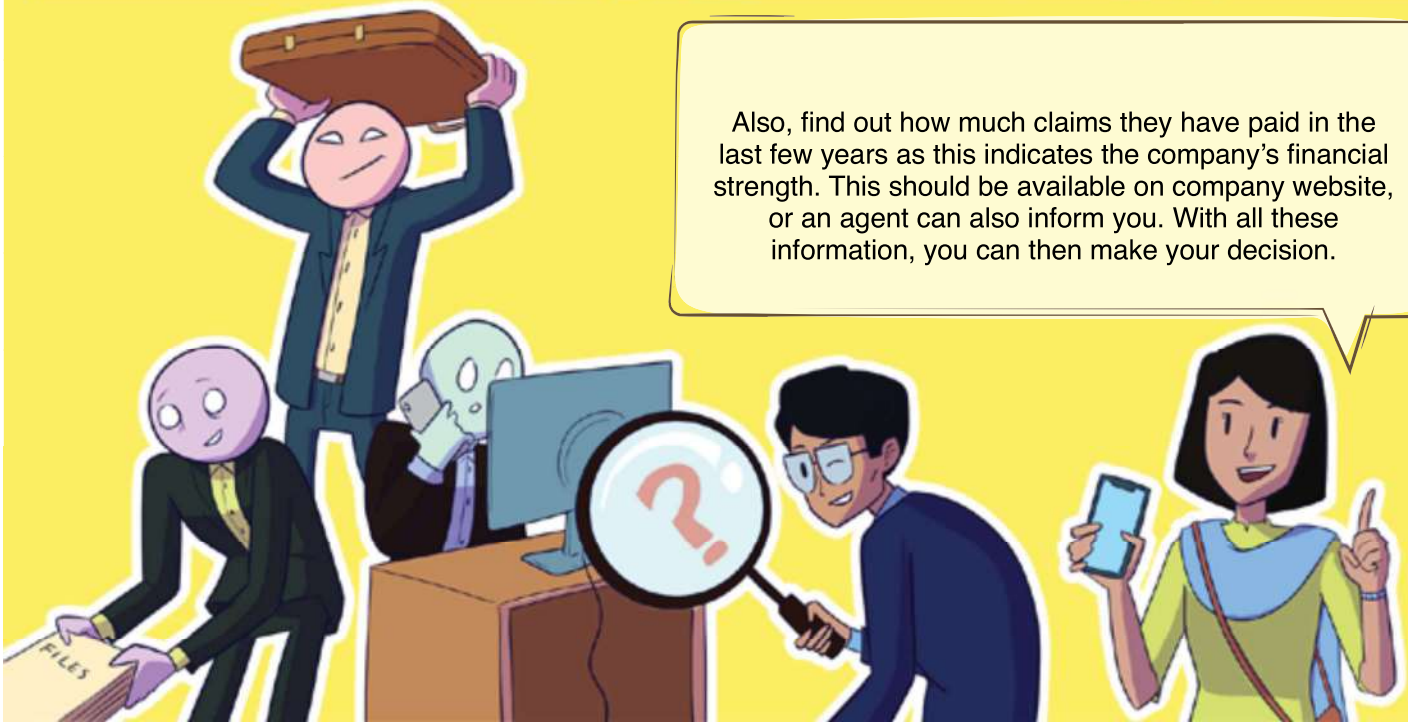
First check if the company has the type of insurance solution that you want. Usually the information is available on their website, you can also talk to an agent.



Then find out about the reputation of the company. What does your friends or colleagues think about this insurance company?



Also, find out how much claims they have paid in the last few years as this indicates the company's financial strength. This should be available on company website, or an agent can also inform you. With all these information, you can then make your decision.



How do I know about the claims amount paid by my preferred company?

Usually, this information is available on company's website.

You can also get the information from the agent.

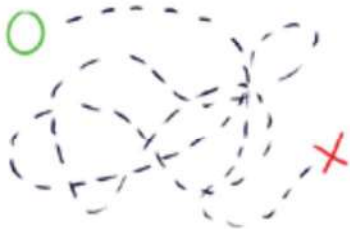
ফিন্যান্সিয়াল
অ্যাসোসিয়েট

It is also available on many reports published by IDRA.

IDRA

REPORT

Is it difficult to get insurance money and does it take very long?

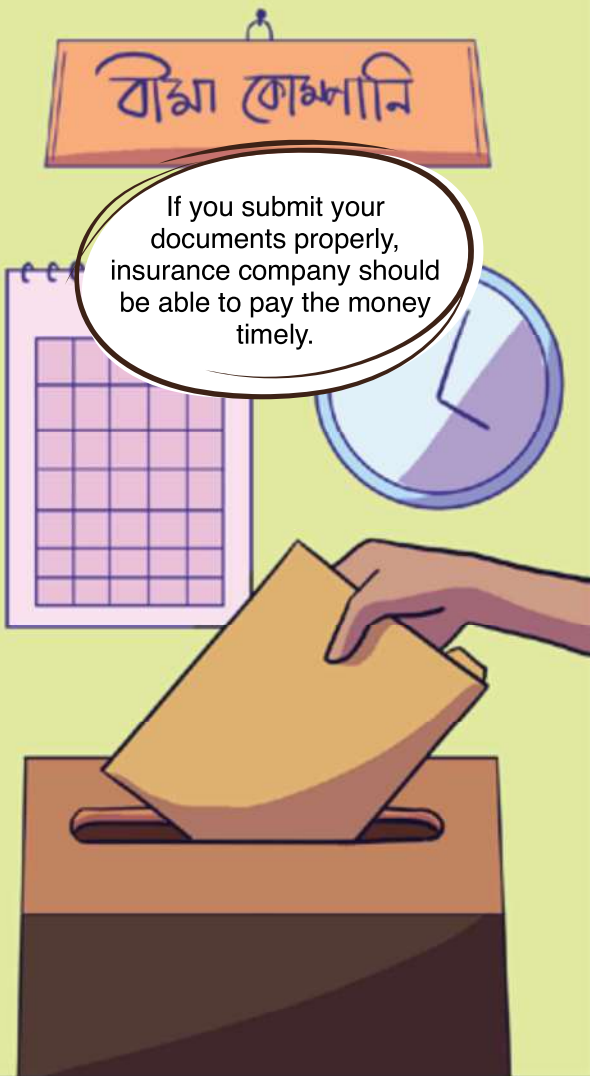


From our experience, we see that there is a misconception. Every company has a standard timeline of paying your insurance money or claims.



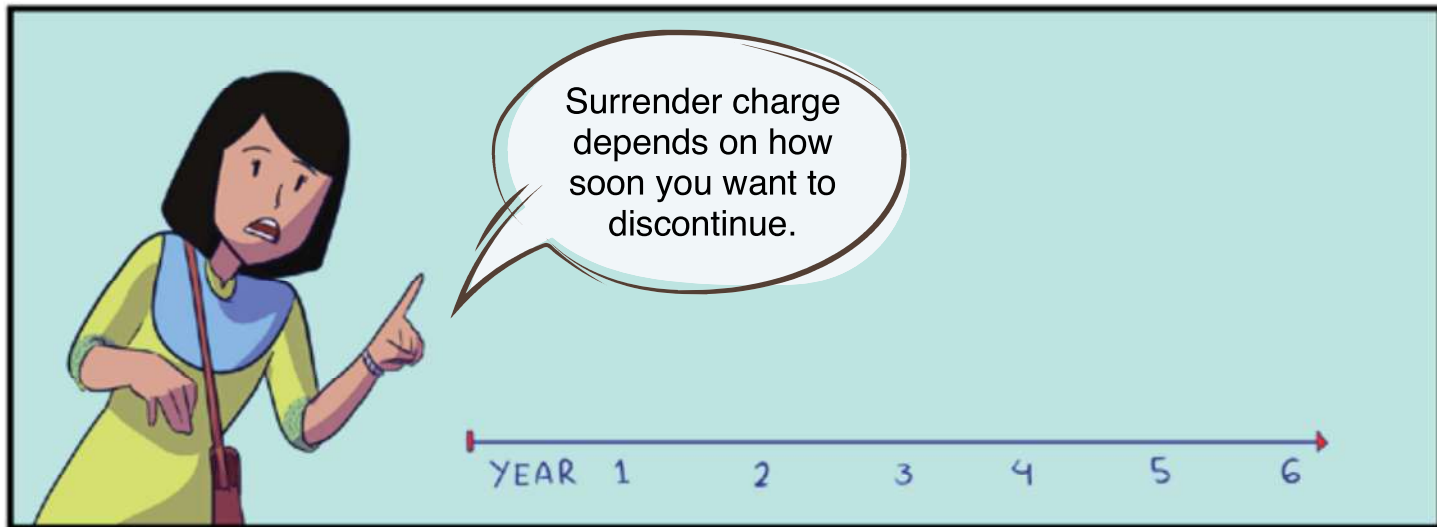
বিকা কোম্পানি

If you submit your documents properly, insurance company should be able to pay the money timely.



Getting insurance money is much easier now as companies have more service centers and digital tools.

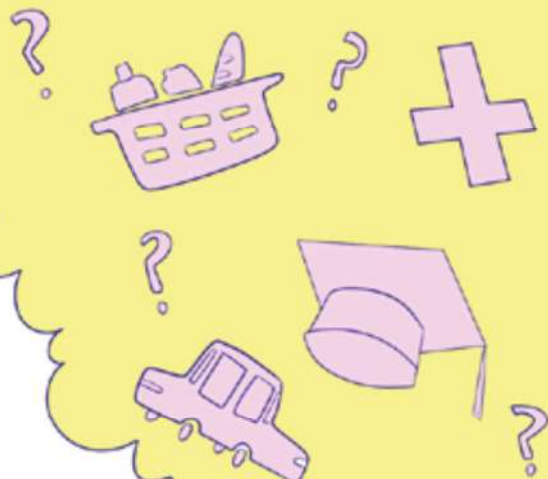




So, I should continue the policy rather than surrendering?

Certainly. If you surrender your policy, you don't get the benefits.

So before surrendering, seriously think if you really need to and if you have proper financial protection for future unexpected events.



If you buy a new policy again after some time, your premium amount will increase as your age and other risk will increase by then.

নতুন ঔষধ পলিসি

পুরাতন ঔষধ পলিসি



Is there any benefit for my family from insurance?



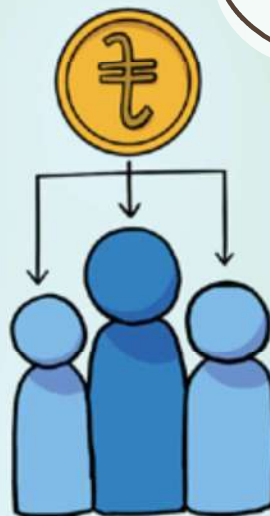
Yes! With insurance, both you and your family can remain worry free. Even in your absence, your family will be financially protected from the insurance.

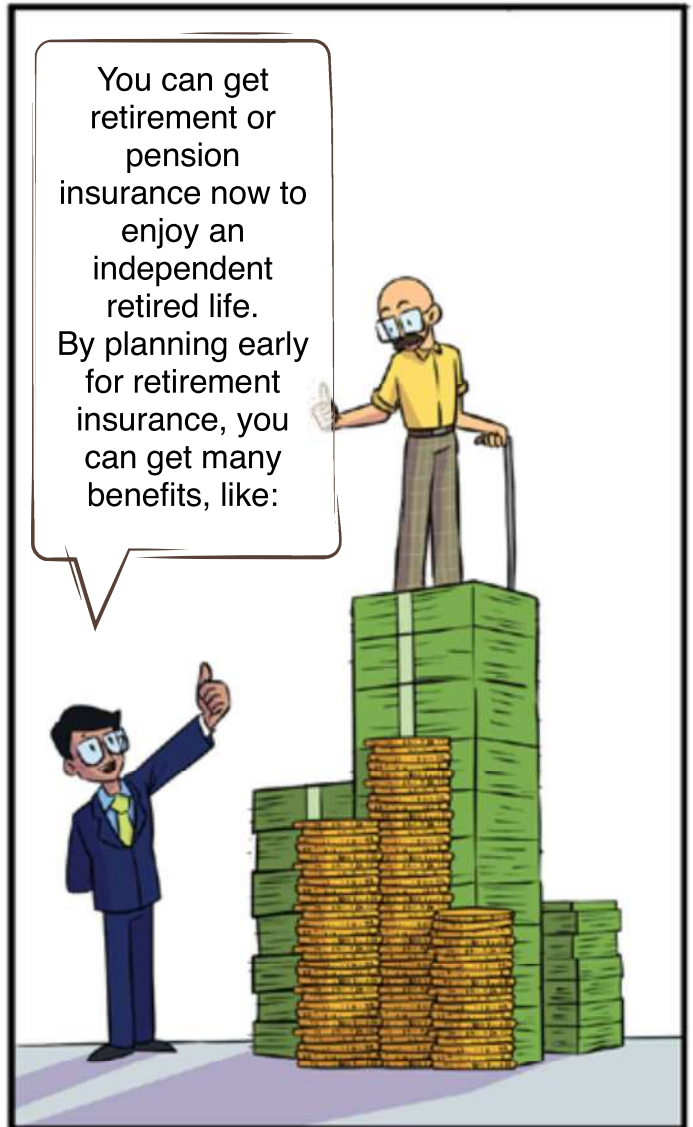
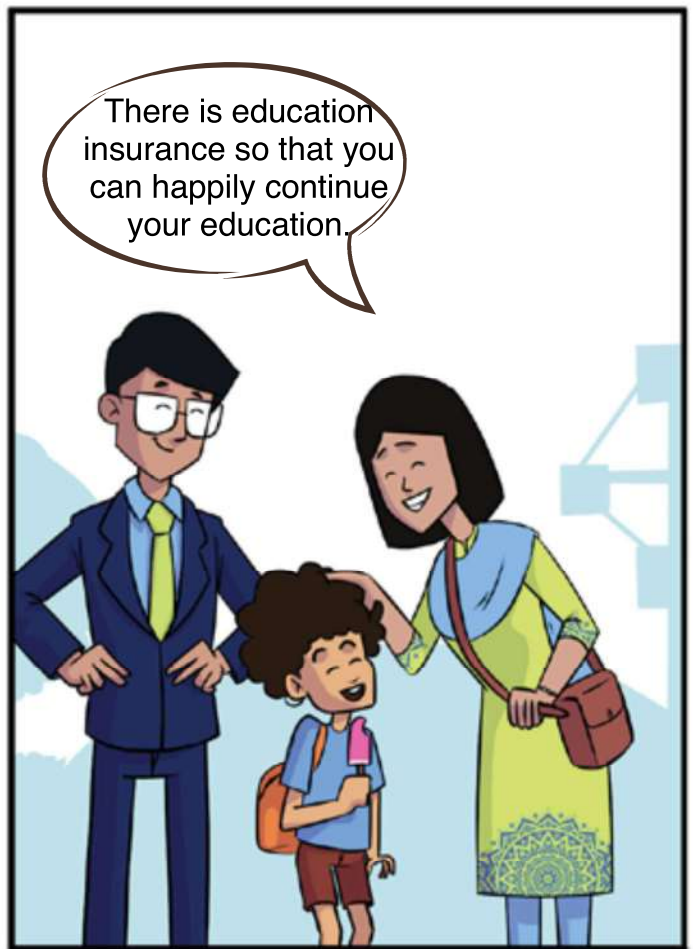


So, in case of my death, will there be any hassle for my family to get insurance money?

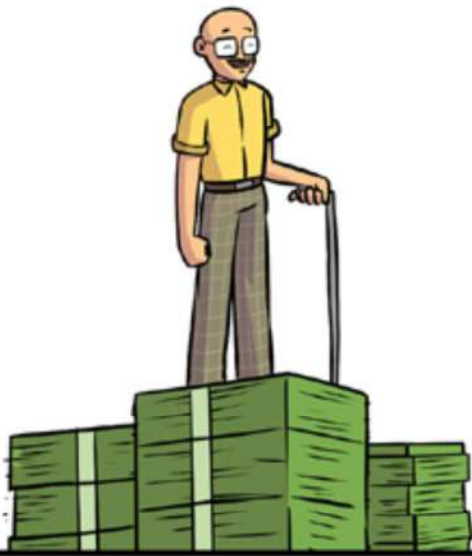


Not at all.





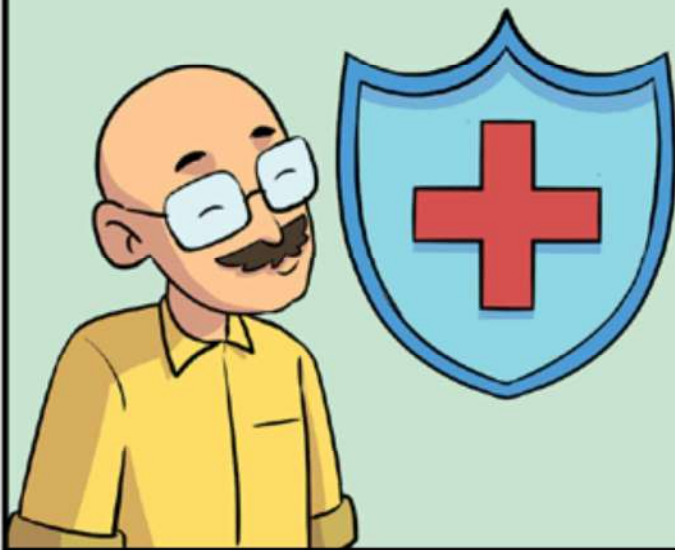
Remain financially independent



Fulfilling your dreams



Managing medical expenses



Enjoying a vacation



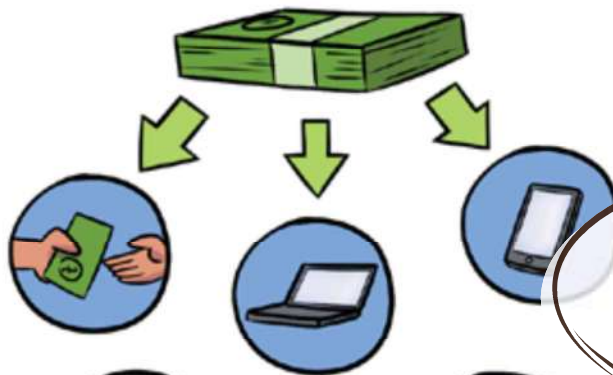
Can I get a loan from my insurance policy?

Yes!



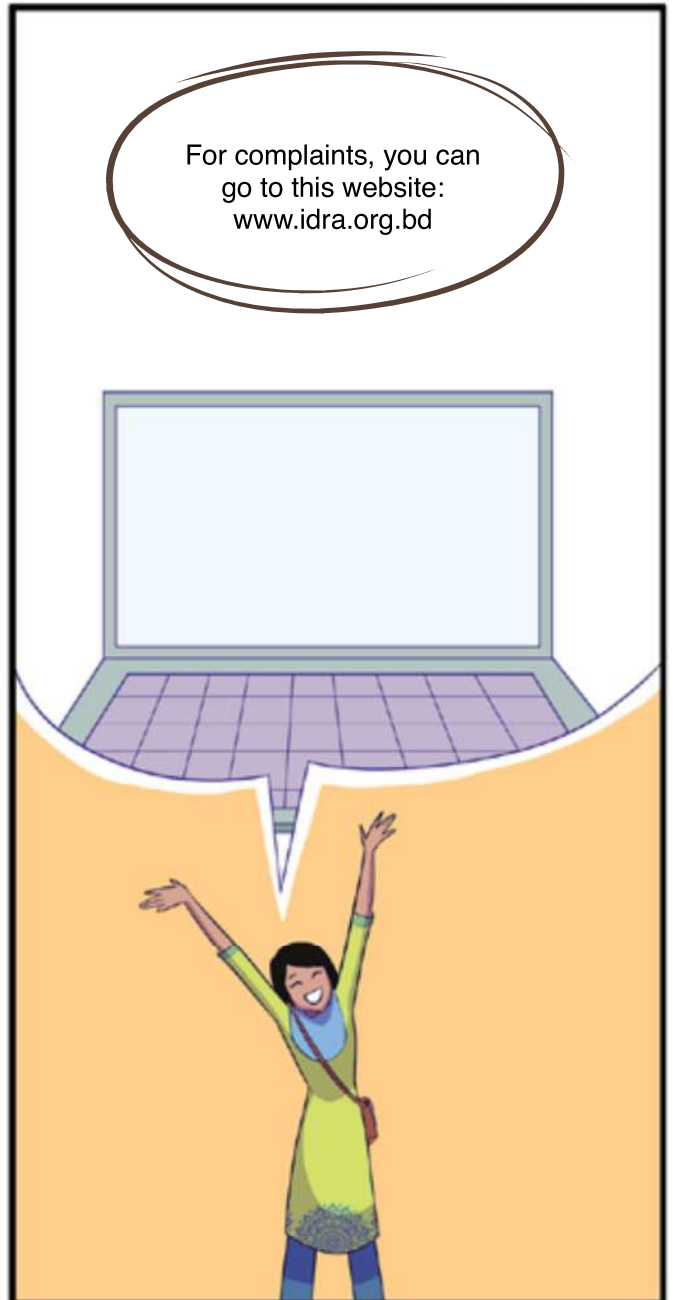
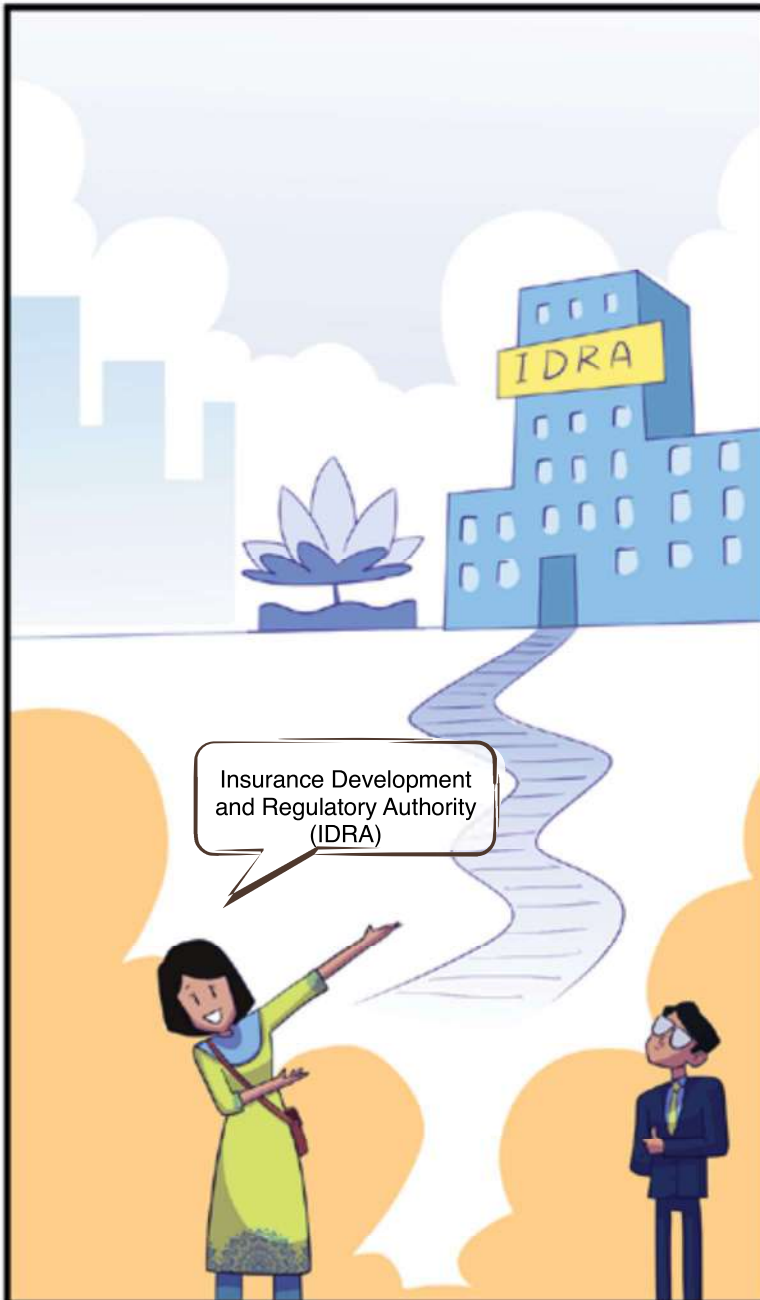


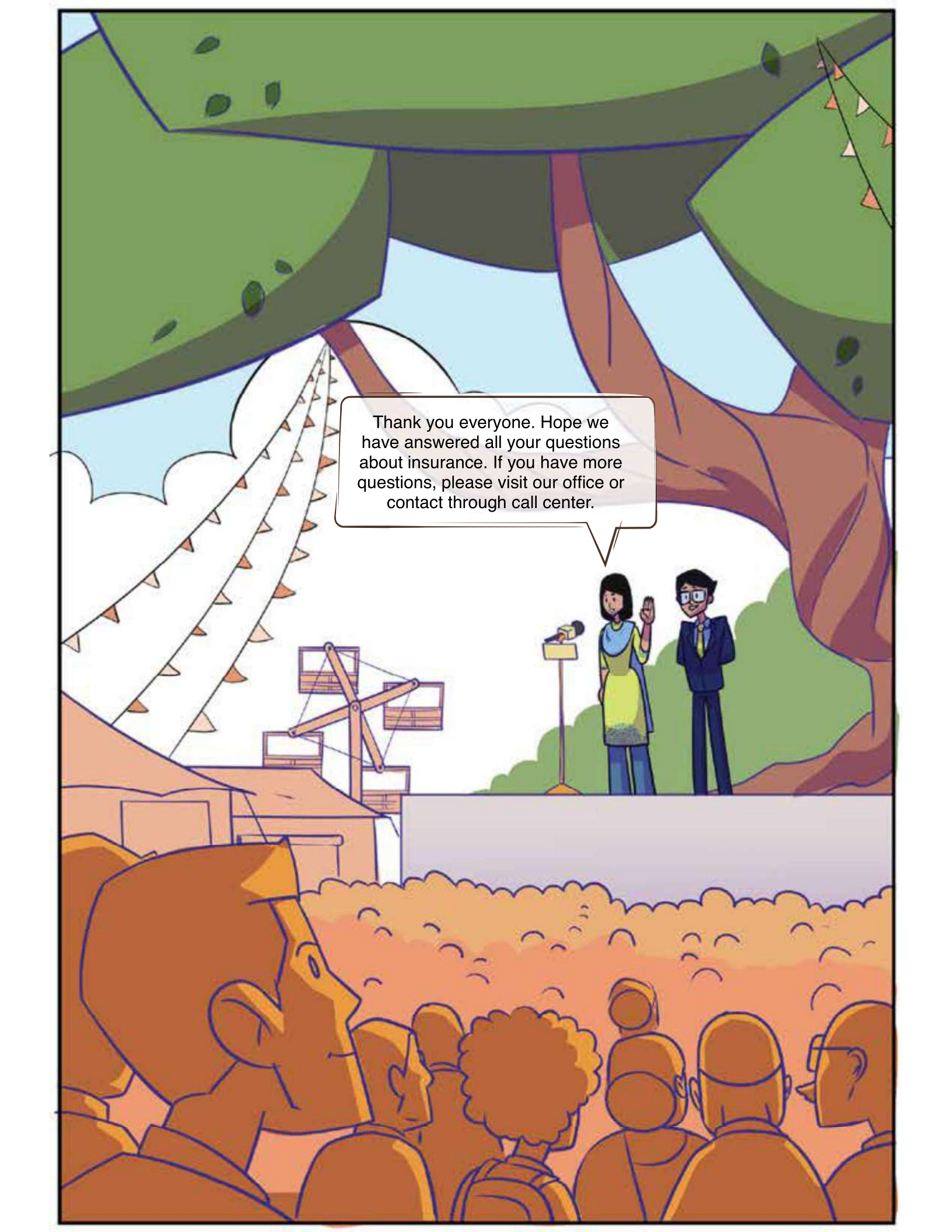
First check if all the information like your name, address, phone number, beneficiary details in your policy document are correct. Keep the policy document in a secured place and give a copy to your beneficiary.



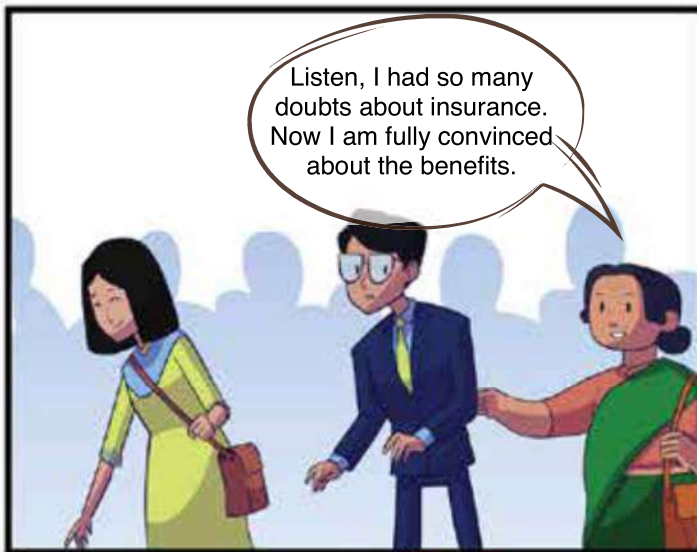
Then find out how you can pay your premiums. Good news is now you can pay premiums online. That's all and you're now secured with insurance.







Thank you everyone. Hope we have answered all your questions about insurance. If you have more questions, please visit our office or contact through call center.



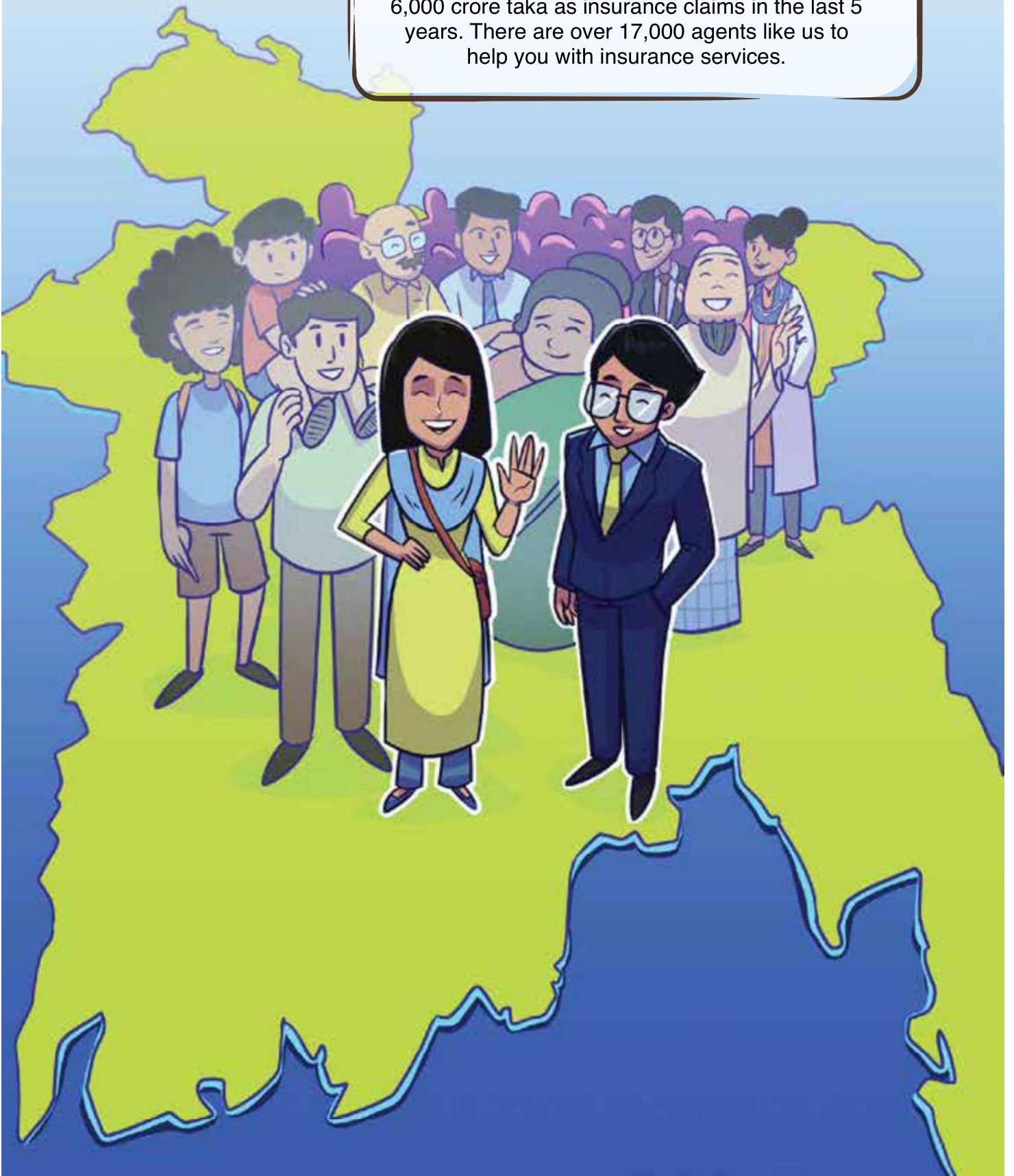
Do you think
everyone
understood?

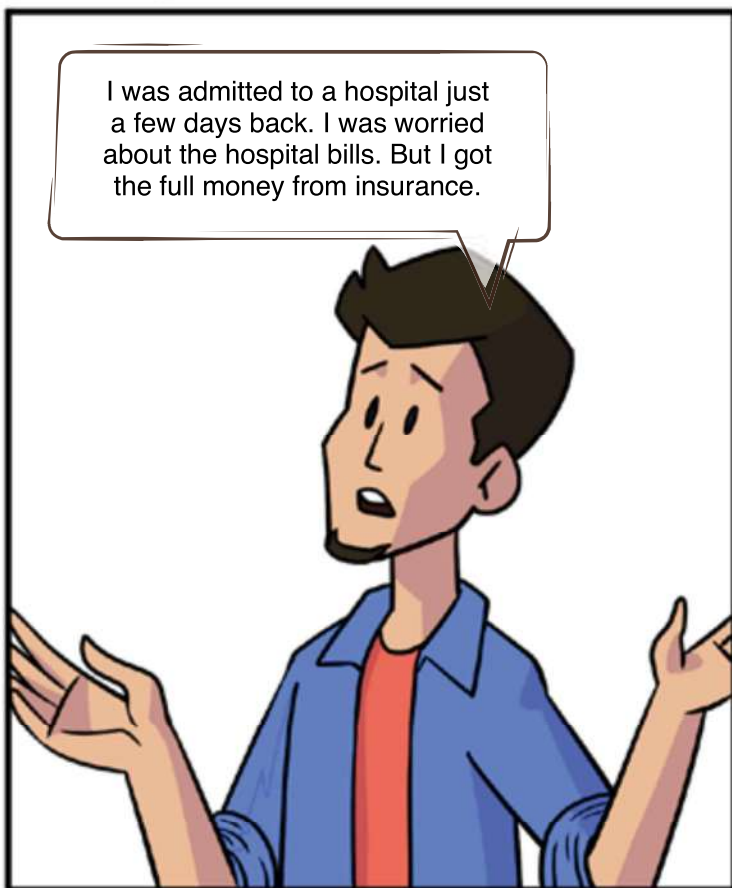
Definitely!





In Bangladesh, we are present for over 70 years and serving more than 1 million customers. we always try to make insurance more accessible. We are also very serious about paying insurance money. For example, we have paid over BDT 6,000 crore taka as insurance claims in the last 5 years. There are over 17,000 agents like us to help you with insurance services.





The End