



Some stages in your children's life need utmost attention, one definitely being their marriage. Alfalah Bandhan is a Marriage Plan by EFU Life that helps you meet all the expenses for your child's dream wedding.

Unit Accumulation and Investment Funds

Every contribution paid towards the plan is invested in an internal investment fund of EFU Life selected by you. The contributions are utilised to buy units of the fund at the prevailing offer price. The objective of the funds is to maximise capital growth by investing in a balanced portfolio spread across a wide range of investment opportunities. The fund is managed by investment experts who adjust the mix of the underlying investments in light of economic conditions and investment opportunities.

Funds Selection Option

Under this option the policyholders can select a unit fund based on their risk appetite and investment objective at the inception of their policies. The policyholders will have an option (conditions apply) to select from the following three unit funds:

- EFU Managed Growth Fund
- EFU Guaranteed Growth Fund
- EFU Aitemad Growth Fund

Future Funding Benefits

In the unfortunate event of the death of the assured parent during the saving term, the built-in "Future Funding Benefit" ensures that the targeted fund at maturity is achieved. EFU Life will continue to make contributions towards the plan. This ensures that the required funds are available for the child's future marriage expenses, even if the parent is not there

Built-in Accidental Death and Disability Cover

The plan provides immediate funds in case the assured parent dies due to accidental cause or suffers a disability. The amount of payout is up to 10 times the basic annual premium with a maximum payout limited to Rs. 5 million.

Inflation Protection

Under this option, the contribution will increase every year by 5% of the previous year's contribution with appropriate increase in benefits, without any medical evidence. This benefit is available until the age of 55, provided one is acceptable on standard terms initially.

Fund Acceleration Premiums

The plan also gives the flexibility to top-up the savings by depositing surplus funds as lump sum contributions in the plan called "Fund Acceleration Premium":

Marriage Support Bonus

The plan provides valuable Marriage Support Bonuses during the plan term to boost the fund accumulation. The extra unit allocation, in addition to the basic plan contribution, is as follows:

| Policy Year | Extra Unit Allocation |
|-------------|-----------------------|
| 11 | 20% |
| 16 | 30% |
| 21 | 40% |

Access to Savings

The plan provides complete access to the accumulated fund value at all times. After the contributions have been paid for two full years, the fund can be withdrawn for its full or partial value.

Additional Benefits Riders

To customise the plan according to the needs of the individuals, following additional benefit riders are available, which can be attached to the plan.

- Income Benefit
- Waiver Premium

Unit Allocation

Premiums are allocated to the investment fund based on the following unit allocation percentages:

| Policy Year | Extra Unit Allocation |
|-------------|-----------------------|
| 1 | 45% |
| 2 | 80% |
| 3 | 100% |
| 4 and 5 | 103% |
| 6 onwards | 105% |

Optional Benefits

- Accidental Death & Disability Benefit
- Accidental Death Benefit
- Income Benefit

Premium Contribution

The minimum annual regular premium for basic plan is Rs. 25,000.

Eligibility & Terms

The product is available to anyone between the ages of 18 and 65 years. The minimum savings term is 10 years while the maximum is 25 years. The savings term has to be selected in such a way that the maximum age at maturity does not exceed 75 years.

Charges

Investment Management Charges:

0.125% of the fund value per month.

Bid/Offer Spread:

So/o of the net regular contribution.

Administration Charges:

Rs. 50 per month.

Disclaimers

- This product is underwritten by EFU Life Assurance Ltd. It is not guaranteed or insured by Bank Alfalah or its affiliates and is not a Bank Alfalah product.
- The contributions in the plan are invested in EFU Managed Growth Fund.
- Depending upon the performance of the underlying investments in the EFU Managed Growth Fund, the actual values may be higher or lower than the ones shown in the table.
- The past performance of EFU Managed Growth Fund is not necessarily a guide to future performance. Any forecast made is not necessarily indicative of future or likely performance of the funds, and neither EFU Life nor Bank Alfalah will incur any liability for the same.
- A personalised illustration of benefits will be provided to you by our sales representative. Please refer to the notes in the illustration for detailed understanding of the various terms and conditions.
- Service charges and taxes will be applicable as per the Bank's "Schedule of Charges" and taxation laws as stipulated by the relevant authorities.
- A description of how the contract works is given in the policy provisions and conditions. This product brochure only gives a general outline of the product features and benefits, and the figures used above are indicative and for illustration purposes only.

Alfalah Bundhan

Marriage Plan

Protect your child's big day today



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