

## If you wish to pay once and want to enjoy attractive returns; We have a solution.

There are times when you build up savings and you want your hard earned money to be smartly invested rather than letting it stay idle. Bunyaad Single Premium Plan offers you an intelligent investment solution by giving the opportunity to invest only once and reap the benefits of higher returns along with life insurance coverage throughout the policy tenure. The plan provides you additional coverage on accidental death.

## Enjoy the benefits we Offer “You”!

- Pay once and enjoy the returns throughout the tenure.
- Option to enhance savings through Fund Acceleration Premiums.
- Loyalty Bonuses to boost your fund values.
- Built in Accidental Benefit to increase the coverage on Accidental Death.



### Opportunity for growth

Your contribution paid towards the plan will be invested in an internal investment fund of EFU Life selected by the policy holder. The objective of these funds is to maximize capital growth by investing in a balanced portfolio spread across a wide range of investment opportunities. These funds are managed by investment experts at EFU Life who adjust the mix of the underlying investments in light of prevalent economic conditions and investment opportunities.

### Fund Selection Option:

The policy holder can select from anyone of the funds offered under this plan which are mentioned below:

- EFU Managed Growth Fund: The real objective of this fund is to achieve reasonable capital growth and steady returns. It is ideal for progressive investment.
- EFU Guaranteed Growth Fund: The real objective of this fund is to achieve steady returns with a guarantee that a bid price will never fall. It is a risk-averse investment strategy.

Selection of the fund will be based on the risk appetite and investment objectives of the policy holder.

### Unit Allocation:

100% of single premium (net of charges) is allocated to purchase units in the selected fund.

100% of the FAP payments are allocated to purchase units.

### Loyalty bonus:

The longer you continue the plan, the higher the rewards. This plan offers you generous loyalty bonus in the form of extra unit allocation. If the plan has been continuously in-force there is an extra unit allocation after every 5 years starting from the end of 5th policy year.

Policy Year	Loyalty Bonus Allocation as % of Single Premium
5	3%
10	4%
15 and every 5 years thereafter	5%

### Benefits Covered Under This Plan:

#### Fund Acceleration Premium

This benefit provides the flexibility to invest any surplus cash, available at any point of time during the term of the plan. This feature of the plan will help you to boost your cash values. FAP payments can be paid at the commencement date or at any time while the policy is in force.

#### Sum Assured

The sum assured is the guaranteed amount payable on death and can be selected from a range of 1.25, 1.75, 1.5 or 2 times of the Original Single Premium.

#### Investment with a safety net –Death Benefit

In Bunyaad Single Premium Plan, the beneficiaries will have a guaranteed level of life insurance protection. At the time of death of policy holder (God forbid), the beneficiaries will receive:

#### Natural Death Benefit

- For Ages 18 - 59 years at entry:

Death benefit up to age next birthday 70 years will be:

#### The greater of

The Main Plan Sum Assured (adjusted for partial surrenders) or the Basic Cash Value.

#### Plus

The Cash Value of the units applicable to the FAP.

Death benefit after age next birthday of 70 years will be the Cash Value.

- **For Ages 60 years and above at entry:**

Death benefit for 5 policy years will be:

#### The greater of

The Main Plan Sum Assured (adjusted for partial surrenders) or Basic Cash Value.

#### Plus

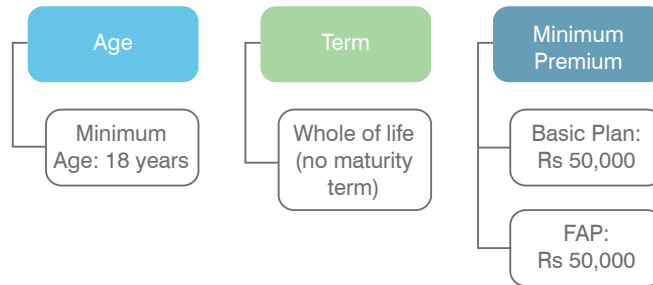
The Cash Value of the units applicable to the FAP.

Death benefit after 5 policy years will be the Total Cash Value.

#### Built in Accidental Death Benefit

In case of accidental death (God Forbid) before the age of 60 years, additional lump sum benefit will be paid to your family which will be equivalent to the original single premium adjusted for partial withdrawals.

## Eligibility Criteria



## Charges

- **Investment Management Charge:**  
0.125% of the fund value per month.
- **Bid/offer spread:**  
5% of the net Single Premium

## Disclaimer:

- The product is underwritten by EFU Life Assurance Ltd, hence not guaranteed or insured by Standard Chartered Bank (Pakistan) Limited or its affiliates and is not a Standard Chartered Bank (Pakistan) Limited product. EFU Life Assurance Ltd. will be responsible for settlement of claim or any other disputes.
- Service charges and taxes will be applicable as per "schedule of charges" and taxation laws as stipulated by 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 .

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**LIFE**  
*Zaroori Hai*

## Bunyaad

Single Premium Plan



**invest only once**

and reap the benefits of higher returns