



An opportunity to fulfill your
promise to your child

Ilm and Anmol Rishtey Plan



Being a loving parent, you search for a plan that is designed to let you accumulate amount of money that protects you and your family from future financial worries, and allows you to have access to it when you are in need of cash. A plan that helps you achieve your dreams of providing best education to your child and spending on his/her marriage without facing financial constraints.

EFU Life Assurance Limited brings you IIm and Anmol Rishtey Plan, a plan with guaranteed level of insurance protection and flexible options to customize the benefits according to your needs. This plan will help you to meet child's wedding expenses or financing his/her higher education expenses with ease. This plan also has continuation benefit feature which provides a surety that the plan's premium is paid for in case of an unfortunate event of policy holder's death, while the policy is enforced.

With IIm and Anmol Rishtey Plan

Flexibe and Tailor-made plan

Payment mode, as per your choice.

Continuation benefit to ensure your child's future is financially secure.

Addition through Fund Acceleration Premiums and Maturity Bonus

Riders available, to provide additional coverage

Attractive Features of the Plan:

Opportunity for growth of your savings:

Every premium paid towards the plan will be invested in one of the internal investment funds of EFU Life.

It is completely your decision to choose the internal fund based on your investment objectives. These Funds are managed by investment experts, who adjust the mix based on underlying economic conditions and better investment opportunities.

You can select from the following unit funds mentioned below at the inception of the policy:

- **EFU Managed Growth Fund** - An investment fund with a balanced investment strategy. It aims to achieve reasonable capital growth and steady returns with investment in government securities, carefully selected blue chip equities and other fixed income instruments and cash.
- **EFU Guaranteed Growth Fund** - An investment fund providing steady returns with a guarantee that the bid price of the fund will never fall. It aims to achieve stable growth through investment in short term debt securities.
- **EFU Aitemad Growth Fund** - An investment fund with the specific aim of investing in interest-free securities. It aims to maximize capital growth by investing across a wide range of investments such as Islamic Mutual Funds, Shariah approved equities, term deposits in Islamic Banks & Sukuk Bonds.

Unit Allocation Percentage

The proportion of premium for investment in units varies by policy year and is as follows:

Policy Year	Unit Allocation (%)
1	40%
2	80%
3 to 4	100%
5 to 10	103%
11 to 20	105%
21 and onwards	110%

Fund Acceleration Premium (FAP)

If you have surplus cash available at any point of time during the plan term, it can be invested in the plan to enhance your cash values. These additional payments in the plan are called Fund Acceleration Premium payments. You can make these payments at any time while the policy is in force. The minimum FAP payment is Rs. 24,000.

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

Access to your Savings:

The plan provides complete access to accumulated fund value during the policy term. Total units accumulated can be withdrawn after the second year's regular premium payment. A facility for partial withdrawals is also available subject to Rs.20,000 remaining in the fund.

Please note that in case of surrender in early policy years may result in low cash values.

Benefits under this Plan

Death Benefit:

In the unfortunate event of death of the policy holder, this plan provides Continuation benefit by which you can secure your family's future from the financial losses even in your absence.

On death of life assured prior to the maturity of plan, the plan ensures that your child's future remains secure by its Continuation Benefit. This is built into the plan and ensures that all remaining future premiums are paid by EFU Life following the death of the life assured until the Plan's maturity date. This means that the funds you had originally planned for your child's education or marriage will still be available for your children.

Maturity Benefit:

At the end of the Policy Term, the maturity benefit payable will be the Cash Value applicable to the Regular Plan Premium plus Cash Value applicable to FAP payment, if any.

Maturity Bonus

For continuously inforced policies, the plan provides valuable maturity bonuses at the end of the plan's term to boost the fund accumulated. The bonus is allocated, as a percentage of the average Basic Plan premiums paid till maturity.

The extra units will be allocated at maturity, depending on the maturity year, as mentioned in the table below:

Maturity Year	Unit Allocation % as average annual premium paid till maturity
11 - 15	10%
16 - 20	20%
21 - 25	50%

Indexation Benefit:

Under this option, the regular premium will increase every year by 5% of the prior year's premium till the age of 55 years, without any medical evidence.

Riders Available In the Plan

Accidental Death and Disability Benefit Plus

- In case of accidental death or disability of the life assured, this rider provides an additional lump sum benefit.

Hospital Care Plus Benefit

- In case of accident or sickness of the life assured, this rider provides a fixed daily cash amount to cater hospital dues.

Life Care Plus Benefit

- This rider provides benefit equivalent to the main plan sum assured, subject to a maximum of Rs.1.5 million, upon the diagnosis or the occurrence of any predefined covered critical illnesses.

FAQs

Can I apply and what are the term limits of plan?

This plan is available for all individuals aged between 18 and 65 years. The coverage term is 10 to 25 years and maturity is subject to a maximum age of 75 years.

What is the minimum/maximum Premium of the plan?

Minimum annual basic plan premium is Rs. 24,000/- per annum. The mode-wise minimum premium is as follows:

Mode	Minimum Modal Premium
Annual	24,000
Half Yearly	12,000
Quarterly	6,000
Monthly	2,000

There is no maximum limit of the premium

What are the charges

Administration charge: Rs. 60 per month

Bid/Offer Spread: 5% of the net regular Premium

Investment management Charge: 0.125% of the fund value per month.

Disclaimer:

- This product is underwritten by EFU Life Assurance Ltd. It is not guaranteed or insured by Allied Bank or its affiliates and is not Allied Bank's product. Allied Bank is just a promoter and distributor of this product to its valued customers.
- Growth in the value of your premiums will depend on the performance of the selected Fund in which the premiums are invested.
- All investments made in the selected Fund are subject to market risks. The investment risk of the selected fund will be borne by the policy holder.
- The past performance of the fund is not necessarily a guide to future performance. Any forecast made is not necessarily indicative of future or likely performance of the Fund and neither EFU Life Assurance Ltd. nor Allied Bank will incur any liability for the same.
- A personalized 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.
- Taxes will be applicable as per the 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.

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