

Invest 'n' Assure Savings Plan



Because I know
saving is a need

The right opportunity to save for your future.

Life is uncertain and to live it to the fullest it is very important to save in order to fulfill all your dreams and wishes. We bring to you a savings plan which will give you financial relieve and significant returns that will keep you happy and stress free.

Enjoy the benefits we Offer “You”

- **Lumpsum Amount**
to fulfill your financial needs.

- **Guaranteed Addition**
through Fund Acceleration Premiums.

- **Loyalty Bonuses**
to boost your savings.

- **Attractive Additional Riders**
can be attached with this plan.

- **Inflation Protection**
Can be selected to protect funds from increasing inflation.

Opportunity for growth

Your premiums to the plan will be utilized to purchase units of one of the mentioned below funds. These funds are managed by investments experts who adjust the mix of underlying investments in the light of economic conditions and investment opportunities.

You can select from the following unit funds mentioned below:

- **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 Structure:

Policy Year	Unit Allocation %
1	50%
2	90%
3 & onwards	100% plus loyalty bonus

"100% of the FAP will be 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 units, depending on the year, as mentioned in the table below:

Year	Unit Allocation%
5	3%
6 - 9	5%
10 and onwards	10%

Benefits Covered Under This Plan:

Fund Acceleration Premium

This benefit provides the facility 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.

Investment with a safety net –Death Benefit

The moment you start saving with Invest 'n' Assure-Savings Plan, the beneficiaries will enjoy a guaranteed level of life protection. At the time of death(God forbid), your beneficiaries will receive:

Greater of

- The Sum Assured of the Main Plan or The Cash Value of the units applicable to the Regular Basic Plan premium.

Plus

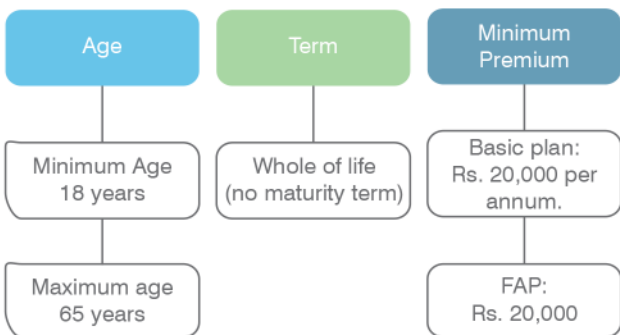
- The cash value of the units applicable to FAP.

Indexation option:

This option gives you the security and peace of mind of knowing that the benefits provided by your plan will be automatically updated in line with inflation every year regardless of your health. Once you select this option, the premium will increase every year by 5% of the previous year's premium with an appropriate increase in benefits (wherever applicable).

Similarly, the sum assured can be increased in the same proportion. You may, however, opt to increase only the premium while keeping the sum assured at the initial level, thus channeling this increase in premium to boosting your accumulation of capital only.

Eligibility Criteria



Free Look Period:

If you cancel your policy within free look period of 14 days from the policy issue date, you are entitled for a full refund of premium less any expenses incurred by EFU Life in connection with your medical or clinical examinations.

Exclusions

The benefit payable on death provide coverage on death due to any cause. This implies that there is no exclusion on death. However, death due to suicide with thirteen months will reduce the death benefit to basic cash values.

Riders Available:

*Accidental Death and Disability Benefit	In case of accidental death or disability of the life assured, this rider provides an additional lump sum benefit.
*Accidental Death and Disability Benefit Plus	In addition to the benefits of accidental death and disability benefit rider, this rider also provides the sum assured, if the life assured becomes permanently disabled due to an accident.
Additional Term Assurance	This rider increases the level of life cover by providing an additional amount in case of death of the life assured.
Life Care Benefit Plus	This rider provides a 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 15 covered critical illnesses.
Waiver of Premium	In case the life assured is unable to follow any occupation due to the sickness or accidental disability; the unpaid contribution would be made by EFU life.
Hospital Care Benefit	It provides daily cash in case of hospitalization of the life assured.
Medical Recovery Benefit	It is a sickness and medical insurance benefit covering over 379 defined illness and injuries. The rider provides lump sum cash payment on the diagnosis of a covered medical condition.
Family Income Benefit:	In case of death of the life assured during the term of this rider, a monthly income is provided to your family for the remaining term of the rider.

* Anyone of the accidental rider can be selected

Charges

- **Administration charge:**
Rs. 75 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 Standard Chartered Bank (Pakistan) Limited or its affiliates and is not Standard Chartered Bank (Pakistan) Limited product.
- 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 Standard Chartered Bank (Pakistan) Limited 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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