



Tie His Success Tomorrow  
With Your Saving Today!



You may not imagine a future for your children without college, but before you prepare them for that, you may have to prepare yourself financially. Your child's college education could be one of the largest expenditures you ever make. EduCare is a long term saving plan which provides a disciplined approach to save for your child's higher education. It will help you to accumulate a lump sum fund over a period, which can be used to pay for your child's higher education, making your 'Har Pal Mehfooz'.

### Benefits

- "Education Continuation" Benefit
- "Choices of Life Benefit"
- "Education Support" Benefit
- Accidental Death and Disability Benefit
- Fund Acceleration Premium
- Inflation Protection
- Access to Your Savings
- Partial Withdrawal
- Complete Surrender
- Plan Maturity Benefit

### Additional Benefits

- Income Benefit
- Waiver of Premium
- Additional Term Assurance
- Free-Look Period

### Policy Terms & Eligibility

Minimum Entry Age	
18 years (Age next birthday)	
Maximum Entry Age	
65 years (Age next birthday)	
Minimum Policy Term	10 years
Maximum Policy Term	25 years
Maximum Age at Maturity	75 years

### Payment Modes

- Annually
- Half yearly
- Quarterly
- Monthly

### Charges

**Investment Management Charge:**  
0.125% of the fund value per month

**Bid/offer spread:**  
5% of the net regular contribution

**Administration Fee:**  
Rs. 30 per month

### Basic Premium Allocation

From the first year of policy, your Account Value will be credited with a proportion of Basic Premiums that you pay in. The proportion allocated to your Account Value will be as follows:

Policy Year	Allocation Percentages
1	40%
2	80%
3 Onwards	100%
11 Onwards	105%

### Free Look Up Period

The plan offers you a free-look period of 14 days, in which you can cancel your policy by contacting EFU Life, and have your premium refunded. However, as per law, certain charges will be deducted related to any medical examination that you may have undergone during the application stage.

### Disclaimer

- MCB Bank Ltd is acting as a distributor of EduCare on behalf of EFU Life and is not responsible in any manner, whatsoever, to the customer, his/her beneficiary/ies or any third party.
- All MCB EduCare applications are processed and approved by EFU Life as per their underwriting guidelines. MCB Bank is not responsible for the processing and approval of these applications in any way, whatsoever.
- This brochure provides only an introduction of the benefits available under the policy. A detailed description of how the contract works is given in the 'Provisions and Conditions', which will be provided after the customer avails the service.

### EFU LIFE ASSURANCE LTD.

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