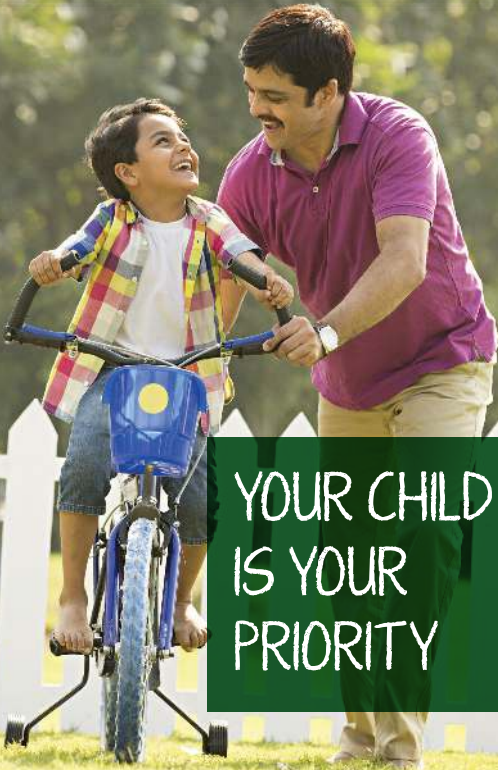


HABIBMETRO

BEHTAR KAL
EDUCATION & MARRIAGE PLAN



YOUR CHILD
IS YOUR
PRIORITY





Being a parent, you always keep your child as your priority. You want to give them best on the road to successful future. For this purpose, you plan to design complete financial package for your child's education and marriage in an organized and disciplined manner, over a predetermined period and facilitating to your needs and requirements.

EFU life brings Education & Marriage plan a plan with guaranteed level of insurance protection and flexible options to customize the benefits according to your needs. 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 life assured's death, while the policy is enforced.

Features of Education and Marriage Plan

Opportunity for Growth:

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.

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.

These Funds are managed by investment experts, who adjust the mix based on underlying economic conditions and better investment opportunities.

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. 20,000.

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

Inflation Protection:

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 prior year's premium. Similarly, the sum assured, and additional benefits will increase in the same proportion. However, you can opt to increase only the premium while keeping the sum assured at the initial level. Sum Assured indexation is only available until age 55, provided you were accepted on standard terms initially.

Benefits of Education and Marriage Plan:

Continuation Benefit:

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 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 will still be available for your children.

Maturity Benefit:

At the end of the Policy Term, while the policyholder is still alive, the maturity benefit payable will be the Cash Value applicable to the regular plan premium plus Cash Value applicable to FAP payment, if any.

Optional Riders Available in the Plan

- **Accidental Death and Disability Plus Benefit:** In case of accidental death or disability of the life assured, this rider provides an additional lump sum benefit.
- **Additional Term Assurance:** This rider increases the level of life cover by providing an additional amount in the range of 50% to 200% of the Main Plan Sum Assured, in case of death of the Life Assured.
- **Income Benefit:** In the unfortunate event of death of the policy holder/life assured, this additional benefit will provide a quarterly income to your dependents to maintain a decent lifestyle.
- **Waiver of Premium:** In case the life assured is unable to follow any occupation due to the sickness or accident, the contribution would be paid by EFU Life.

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 our medical or clinical examinations.

Access to Savings:

The plan always provides complete access to accumulated fund value. 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. If the customer opts for complete surrender, all units will be encashed and the plan will be terminated.

Unit Allocation:

The proportion of basic plan premium allocated to investment is as shown in table

Policy Year	Unit Allocation (%)
1	40%
2	85%
3	95%
4 to 5	100%
6 to 10	103%
11 & onwards	105%

FAQs

Who can apply and what are the limits of plan?

Minimum savings term is 10 years and maximum is 25 years, subject to a maximum age of 75 years. This plan is available for all individuals aged between 18 and 65 years on next birthday.

What is the minimum Premium requirements?

Minimum annual basic plan premium is Rs. 20,000/-

What are the charges?

The following charges apply on the plan:

Administration charge: Rs.100 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 Habib Metropolitan Bank Limited or its affiliates and is not a Habib Metropolitan Bank Limited product.
- Habib Metropolitan Bank Limited is acting as a promoter and distributor/corporate insurance agent of this product to its valued customers and is not and shall not be held responsible in any manner whatsoever to any person, including but not limited to the insured customer(s), beneficiary (ies) or any third party
- Growth in the value of your premiums will depends 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 Habib Metropolitan Bank 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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