

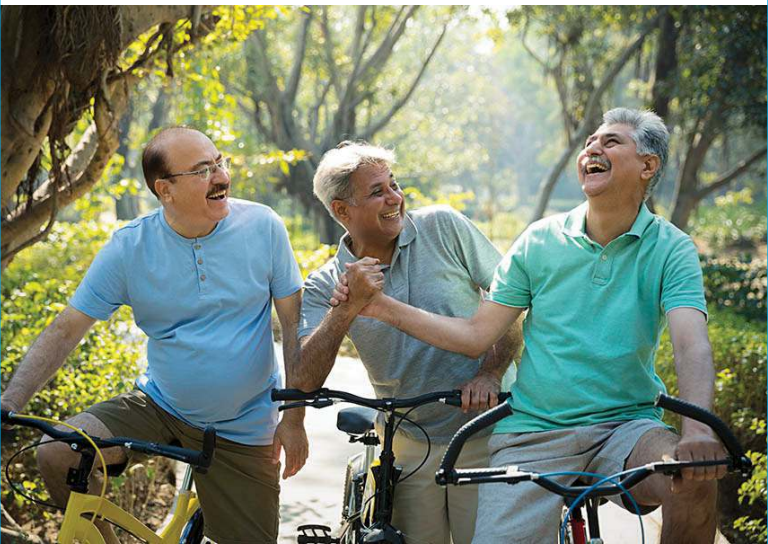
HABIBMETRO

BEHTAR KAL
RETIREMENT & SAVINGS PLAN



SPEND YOUR
GOLDEN YEARS
IN STYLE





After decades of hard work and burdening responsibilities, you deserve to enjoy your golden years by pursuing hobbies that you never had time for, make up for lost holidays, share memories with family or take pride in remaining independent. Saving and Retirement Plan is a comprehensive savings plan that fulfills your future financial needs.

EFU Life Assurance Limited brings you Savings and Retirement Plan is a comprehensive savings plan that fulfills your future financial needs. It is a complete plan which provides savings and protection that further strengthens your financial base for a brighter tomorrow. It is a unit-linked whole of life plan which aims and focuses to deliver a substantial growth of your investment, during the policy term with the added benefits of life insurance cover.

Opportunity for Growth:

Every premium paid towards the plan will be invested in the internal investment fund 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 linked 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.

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.

Sum Assured:

This is the amount payable on the unfortunate event of death of the policy holder/life assured.

This is equal to the Regular Basic Plan Premium times the protection multiple selected by the policy holder. The Protection Multiple is subject to limits dependent on the age at commencement.

Refer to the table below for further details:

Age	Protection Multiple
18 to 35	5 to 75
36 to 40	5 to 50
41 to 49	5 to 35
50 to 60	5 to (70-age)
61 to 65	5

Inflation Protection:

Once you select this option, the premium will increase every year by 5% of the prior year's premium indefinitely. Similarly, the sum assured will increase in the same proportion. You may, however, opt to increase only the premium while keeping the sum assured at the initial level, thus channelling this increase in premium to boost your accumulation of capital only. Sum assured indexation is only available until age 55, provided you were accepted on standard terms initially

Death Benefit:

The moment you start saving with Savings and Retirement Plan, you will have a guaranteed level of life insurance protection. After the death of the policy holder the beneficiary will be receiving:

- Greater of the Sum Assured of the Main Plan or the Cash Value of the units applicable to the Regular Basic Plan premium.
Plus
- Cash Value of the units applicable to Fund Acceleration Premium (FAP).

Riders Available In the Plan

- **Accidental Death Benefit***: In case of accidental death of the life assured, this rider provides an additional lump sum benefit.
- **Accidental Death and Disability Plus Benefit ***: In case of accidental death or disability of the life assured (permanent and total) that makes you permanently disabled. For your family, to cope with this distress, this riders provides an additional lump sum benefit.
- **Additional Term Assurance**: This rider increase the level of life cover by providing an additional amount in case of death of the policy holder(insured person).
- **Waiver of Premium**: Incase the life assured is unable to follow any occupation due to the sickness or accident, the contribution would be paid by EFU Life.
- **Life Care Enhanced Benefit**: This rider provides a flexible benefit ranging from Rs. 50,000 to sum equivalent to main plan sum assured subject to a maximum of Rs.1.5 million, upon the diagnosis or the occurrence of any 20 covered critical illnesses.
- **Family Income Benefit**: This benefit ensures that a monthly income is paid to the family in case of an unfortunate death of the policy holder (insured person) during the plan term.

*Any one accidental rider can be selected

Free Look Period:

If you cancel your policy withing free look prerioid 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 provides complete access to accumulated fund value during the plan 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. 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 follows:

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?

All individuals aged between 18 to 65 years next birthday are eligible. Since it is whole of life plan, it has no fixed maturity term.

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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