

THE PLAN GIVES THEPOTENTIAL TO EARN HIGHER ATTRACTIVE RETURNS.

Samba Single Premium Plan is a one-time investment and insurance plan where you pay the premium just once and enjoy the dual benefits of life insurance and investment. This is an ideal plan to maximize the potential of a lump sum cash amount, rather than letting it depreciate with time. This plan gives you the potential to earn higher attractive returns.

Fund Selection Option

The premium of the plan is invested in internal investment funds. The policyholder has an option to select a unit linked fund based on his risk appetite and investment objectives at the policy inception. The funds available are:

- EFU Managed Growth Fund - objective is to achieve reasonable capital growth and steady returns; ideal for young and middle aged people.
- EFU Guaranteed Growth Fund - objective is to achieve steady returns with a guarantee that the bid price of the fund will never fall; ideal for older and/or high risk averse people.

Fund Acceleration Premium (FAP)

In case you have extra funds available, the plan also provides the flexibility to the policyholder to channel these to the chosen plan & provide a boost to savings. These lump sum additional payments are called FAP & can be paid any time while the policy is in force.

Unit Allocation

100% of the Original Single Premium is allocated to purchase units in selected fund.

100% of the Fund Acceleration Premium is allocated to purchase units in the selected fund.

Sum Assured

This is the guaranteed amount payable on death. For ages 18to 65 years at entry, the Sum Assured can range from 1.25 times to 2 times of the Original Single Premium.

For ages 66 to 75 years, the Sum Assured will be 1.25 of the Original Single Premium.

Loyalty Bonus

Loyalty Bonus is offered to customers for their long standing relationship. These bonus units are allocated every 5 years, starting from the end of 5th policy year. The loyalty bonus unit allocation, in addition to the basic plan premium is as follows:

Policy Year	Loyalty Bonus Allocation as % of Single Premium
5	2%
10	3%
15 and after every 5 years	4%

Built-in Accidental Death Benefit

In case of accidental death of the life assured before age 60, an additional lump sum benefit will be paid. The amount of payout is equal to Original Single Premium adjusted for partial withdrawals. This benefit amount will be in addition to the Death Benefit.

FAQ's

Who can apply?

- The applicant should be above age of 18 years. However, this is whole of life plan
- Minimum Premium is PKR 50,000

Charges:

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

Bid/Offer Spread:

5% of the net Premium

Disclaimer

- This product is underwritten by EFU Life Assurance Ltd. It is not guaranteed or insured by Samba or its affiliates and is not a Samba product. Hence EFU life is responsible for all underwriting risk.
- Samba is just a promoter and corporate insurance agent of this product to its valued customers.
- All Insurance Indemnity Claims, charges and payments relating to the Insurance Policies shall be the sole and exclusive responsibility of EFU Life.
- The past performance of fund is not necessarily a guide to future performance. Any forecast made is not necessarily indicative of future or likely performance of the funds and neither EFU Life Assurance Ltd nor Samba will incur any liability for the same.
- The premium in the plan is invested in any one of the mentioned growth fund as chosen by the client.

- Service charges and taxes will be applicable as per the bank's "Schedule of Charges" and taxation laws as stipulated by the relevant authorities.
- A personalized illustration of benefits will be provided to you by sales representative. Please refer to the notes in illustrations for the detailed understanding of various terms and conditions.
- A description of 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 and the figures used above are indicative and for illustrations.



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