



LIFE

Zaroori Hai



EMERALD PLAN

EFU LIFE ASSURANCE LTD.

EFU Life House, Plot No. 112, 8th East Street,
Phase I, DHA, Karachi, Pakistan.
Tel: (021) 111-EFU-111 (111-338-111)
Fax: (021) 34537519
Website: www.efulife.com

PLAN WITH POTENTIAL TO MAXIMIZE YOUR GROWTH

As we progress, fulfilling all our dreams becomes difficult. Every day involves the tough tasks of careful planning, smart decision making, and meticulously risk-taking for better opportunities. It is important to plan to sustain the lifestyle and accumulate capital for the future. An exclusively designed Emerald Plan, with three variants is crafted to add to your high-value investment opportunities along with insurance coverage.

It provides flexible premium options with a high unit allocation. An additional exclusive built-in feature of PRIMUS that provides you a personalized range of elite services to give you a whole new experience of world-class services.

EFU EMERALD PLAN IS WHAT YOU ARE LOOKING FOR

The EFU Life Emerald Plan is a flexible and high-value savings and protection product that ensures that your investment needs are fulfilled, as well as it gives the opportunity to accumulate your savings on a medium to long-term basis.

This Plan is specially designed for high net-worth individuals who demand higher returns on their investments and appreciate financial protection against unexpected circumstances throughout the policy term. The fund accumulated through the Plan can be used for many purposes, from maintaining your lifestyle, meeting your child's aspiration of higher education, creating a fund for your own future ambitions and for creating a financial cushion to secure your loved one's future objectives.

OPPORTUNITY FOR GROWTH

The premiums of the Plan will be utilized to purchase units for the fund selected by the policy-holder, who will have the flexibility to select two funds from the following Unit Saving Funds based on their risk appetite and investment objective at the inception of the policy. The funds available are:

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 securities 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 and term deposits in Islamic Banks & Sukuk Bonds.

EFU Aggressive Growth Fund

An investment fund with the aim of investing in equities providing a higher rate of return. It aims to maximise capital growth by using investments with an aggressive market outlook.



ACCESS TO YOUR SAVINGS

Nobody can predict the future so if your circumstances changes and you need cash, your Plan can be encashed for the full bid value of units after the second annual premium has been paid. Please remember that the value in early years is likely to be low since the plan is designed for long-term capital gains.

Alternatively, you may just want a small proportion of the capital you have built up, so

the Plan gives you the facility to make partial withdrawals at any time whilst continuing to pay premiums and keeping the Plan in force. This facility is subject to Rs. 300,000 remaining as cash value after such withdrawals. The FAP cash value can be withdrawn in full or partially at any time whilst the policy is in force.

FUND ACCELERATION PREMIUM

This benefit gives you the flexibility to top-up your savings by depositing any surplus funds you may have as lump-sum premiums called "Fund Acceleration Premiums" (FAP). These payments should be a minimum of PKR 50,000 and can be made at the commencement or at any point while the policy is in force. This will increase the Cash Value of your Plan, but will not affect the sum assured.

PLAN VARIANTS

To cater to a wider range of income levels, the policyholder will get three variants having different minimum premium limits to choose from.

Variant 1	Variant 2	Variant 3
Emerald	Emerald Plus	Emerald Executive
PKR 300,000	PKR 500,000	PKR 1,500,000



YOU ARE OUR PRIORITY CUSTOMER

PRIMUS Benefit:

EFU Life presents PRIMUS – an exclusive class of service excellence tailored to deal with life's continuously evolving scenarios. PRIMUS gives you an experience beyond ordinary and provides you with personalised services.

Emerald Plan policyholders can avail the impressive PRIMUS benefits, regardless of which variant they select.

For details, you can access www.efulifeprimus.com.

Doctor Connect

By investing in Emerald Plus and Emerald Executive you can also avail Doctor Connect. This service provides you access to the world's best physicians and specialists giving you an invaluable second medical opinion when you need it the most. The following facilities are available through Doctor Connect:

- ◆ In-depth Medical Review - The Inter Consultation is an in-depth review of your medical files by world-renowned specialists, to provide medical opinions and treatment options.
- ◆ Ask an expert - For quick answers to medical questions that don't need a full review of your medical records.
- ◆ Doctor Online - An online resource to get non-emergency medical information within 48 hours.

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 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 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.



ENHANCE PROTECTION BY ADDING SUPPLEMENTARY RIDERS

Accidental Death Benefit

This rider provides an additional sum assured on accidental death of the policyholder. This additional sum assured will be 50% to 200% of the Basic Sum Assured.

Accidental Death and Disability Benefit

If death or disability occurs as a result of an accident, you can get covered for an additional amount which will be 50% to 200% of the Basic Sum Assured.

Accidental Death and Disability Benefit Plus

Accidental Death and Disability Benefit Plus provides you an extra layer of protection. In addition to the aforementioned accidental benefits, if you suffer an accidental injury leading to Permanent Total Disability, an additional sum assured will be paid as lump sum. Permanent Total Disability in this context means inability to engage in any occupation for which you are reasonably qualified by education, training or experience.

Any one of the three accidental death benefit can be selected at a time.

Sum Assured

This is the guaranteed amount payable on death. The Sum Assured is determined as Annual Premium times the Protection Multiple. The sum assured is equal to 5 times of the Annual Basic Premium.

Automatic Non Forfeiture Option

If premium payments are stopped due to any reason after paying two full years' premiums, the Company will keep the basic policy in force for a period of one year from the date of first unpaid premium. During this one year period the Company will deduct units to pay for the cost of maintaining the cover and for administration. At the end of this period, if the policy still has a cash value then it will be converted to "Paid-up" policy. In such case, no further premiums would be payable and the amount payable on death or maturity will be equal to the Cash Value of the policy. At each policy anniversary, the Company will deduct units to pay for the administration charge of maintaining the policy.

Free Look Period:

This is a 14 days period during which you can review your policy terms & conditions and can cancel the policy. Your premium will be refunded on receipt of written request within 14 days from the date of receipt of the policy document. Only expenses incurred on medical examination will be deducted.

Disclaimer:

- ◆ This brochure gives a general outline of Emerald Plan.
- ◆ A description of how the contract works is given in the policy Provisions and Conditions.
- ◆ The growth in fund value will depend on the actual fund performance.
- ◆ Please note that Unit-Linked Life Insurance plan are subject to investment risk and the Investment Risk of the selected fund will be borne by the policy-holder.
- ◆ Kindly contact our Head Office or Sales Consultant for a personalized illustration of benefits.

EMERALD PLAN

(Important Details)

The Plan offers two flexible options with unique features in each option which makes this Plan the best choice for you.

	Option 1	Option 2
Eligible age	18 – 65 Years	18 – 65 Years
Premium Payment Term	5 Years	10-25 Years
Plan Term	10 Years	10-25 Years
Maximum age at Maturity	75 Years	75 Years
Minimum Premium	Rs. 300,000 per annum	

Allocations to provide you Maximum Returns

The allocation of the annual basic plan Premium will be utilized to buy units in the selected fund is as follows:

Year	Allocation as percentage of Basic Premium
1	75%
2	90%
3	97%
4 and 5	100%
6	103%
7 and 8	105%
9	107%
10 and onwards	110%

For Option 1:

Only first 5-year allocation percentage will apply.

FAP Unit Allocation:

100% of FAP payment is allocated to purchase units.

Enhanced Death Benefit

In the unfortunate event of death of the policyholder, the benefit paid will be:

Greater of:

Main Plan Sum Assured
OR
Main Plan Basic Cash Value

PLUS

The Cash Value of FAP payments (if any)

Enjoy Lump Sum Benefit at Maturity

At the end of the Policy term, if the policy-holder is alive, the maturity benefit will be:
Cash Value applicable to the regular Basic Plan Premium.

PLUS

The Cash Value applicable of Fund Acceleration Premium (if any)

Extended Term Insurance (ETI)

One of the most flexible feature, which allows the policyholder to pay premiums for a predetermined ETI term and stop premiums for the remaining policy term. This is particularly useful if the policyholder is unable to continue with the premiums but requires the coverage. The ETI option cannot be availed prior to payment of 10 policy years. Riders (if any) will be discontinued once ETI is selected.

Charges:

The following charges apply to the plan:

- ◆ Fund Management Charge: 1.5% of Fund Value per annum.
- ◆ Bid/Offer Spread: 5% of the Net Premium.
- ◆ Administration Charges: PKR 1,500 per annum (deducted annually).

Note: The disclaimer given in the main brochure will be applied to this variant.

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EMERALD PLUS PLAN

(Important Details)

The Plan offers two flexible options with unique features in each option which makes this Plan the best choice for you.

	Option 1	Option 2
Eligible age	18 - 65 Years	18 - 65 Years
Premium Payment Term	5 Years	10-25 Years
Plan Term	10 Years	10-25 Years
Maximum age at Maturity	75 Years	75 Years
Minimum Premium	Rs. 500,000 per annum	

Allocations to provide you Maximum Returns

The allocation of the annual basic plan Premium will be utilized to buy units in the selected fund is as follows:

Year	Allocation as percentage of Basic Premium
1	85%
2	90%
3	97%
4 and 5	100%
6	103%
7 and 8	105%
9	107%
10 and onwards	110%

For Option 1:

Only first 5-year allocation percentage will apply.

FAP Unit Allocation:

100% of FAP payment is allocated to purchase units.

Enhanced Death Benefit

In the unfortunate event of death of the policyholder, the benefit paid will be:

Greater of:
Main Plan Sum Assured
OR
Main Plan Basic Cash Value

PLUS
The Cash Value of FAP payments (if any)

Enjoy Lump Sum Benefit at Maturity

At the end of the Policy term, if the policy-holder is alive, the maturity benefit will be:
Cash Value applicable to the regular Basic Plan Premium.

PLUS
The Cash Value applicable of Fund Acceleration Premium (if any)

Extended Term Insurance (ETI)

One of the most flexible feature, which allows the policyholder to pay premiums for a predetermined ETI term and stop premiums for the remaining policy term. This is particularly useful if the policyholder is unable to continue with the premiums but requires the coverage. The ETI option cannot be availed prior to payment of 10 policy years. Riders (if any) will be discontinued once ETI is selected.

Charges:

The following charges apply to the plan:

- ◆ Fund Management Charge: 1.5% of Fund Value per annum.
- ◆ Bid/Offer Spread: 5% of the Net Premium.
- ◆ Administration Charges: PKR 1,500 per annum (deducted annually).

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EMERALD EXECUTIVE PLAN

(Important Details)

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	Option 1	Option 2
Eligible age	18 – 65 Years	18 – 65 Years
Premium Payment Term	5 Years	10-25 Years
Plan Term	10 Years	10-25 Years
Maximum age at Maturity	75 Years	75 Years
Minimum Premium	Rs. 1500,000 per annum	

Allocations to provide you Maximum Returns

The allocation of the annual basic plan Premium will be utilized to buy units in the selected fund is as follows:

Year	Allocation as percentage of Basic Premium
1	95%
2	95%
3	97%
4 and 5	100%
6	103%
7 and 8	105%
9	107%
10 and onwards	110%

For Option 1:

Only first 5-year allocation percentage will apply.

FAP Unit Allocation:

100% of FAP payment is allocated to purchase units.

Enhanced Death Benefit

In the unfortunate event of death of the policyholder, the benefit paid will be:

Greater of:
Main Plan Sum Assured
OR
Main Plan Basic Cash Value

PLUS
The Cash Value of FAP payments (if any)

Enjoy Lump Sum Benefit at Maturity

At the end of the Policy term, if the policyholder is alive, the maturity benefit will be:
Cash Value applicable to the regular Basic Plan Premium.

PLUS
The Cash Value applicable of Fund Acceleration Premium (if any)

Extended Term Insurance (ETI)

One of the most flexible feature, which allows the policyholder to pay premiums for a predetermined ETI term and stop premiums for the remaining policy term. This is particularly useful if the policyholder is unable to continue with the premiums but requires the coverage. The ETI option cannot be availed prior to payment of 10 policy years. Riders (if any) will be discontinued once ETI is selected.

Charges:

The following charges apply to the plan:

- ◆ Fund Management Charge: 1.5% of Fund Value per annum.
- ◆ Bid/Offer Spread: 5% of the Net Premium.
- ◆ Administration Charges: PKR 1,500 per annum (deducted annually).

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