

Branch Network

Federal Capital, AJK and Gilgit-Baltistan

Chillas, Gilgit, Islamabad, Kotli, Mirpur, Muzaffarabad.

SINDH

Daharki, Ghotki, Hyderabad, Jacobabad, Karachi, Larkana, Mirpurkhas, Nawabshah, Sukkur, Sanghar, Tando Adam.

BALUCHISTAN

Chaman, Gawadar, Loralai, Pishin, Quetta, Sibi, Turbat.

KHYBER-PUKHTOONKHWA

Abbottabad, Bannu, Battagram, Charsadda, Chitral, Dera Ismail Khan, Hangu, Haripur, Havelian, Kohat, Mansehra, Mardan, Newshehra, Oghi, Peshawar, Shahkot, Skardu, Swabi, Swat, Tank Adda.

PUNJAB

Ahmedpur East, Arifwala, Attock, Bahawalnagar, Bahawalpur, Bewal, Bhakkar, Bhalwal, Bhera, Burewala, Chak No. 111 SB, Chakwal, Chichawatni, Chiniot, Chishtian, Choa Saidan Shah, Chung, Daska, Depalpur, Dera Ghazi Khan, Dhudial, Dina, Dinga, Faisalabad, Fateh Jang, Ghourghushti, Gojra, Gujar Khan, Gujranwala, Gujrat, Hafizabad, Haroonabad, Hasan Abdal, Hasilpur, Hazro, Jahania, Jalalpur Bhattian, Jalalpur Jattan, Jampur, Jaranwala, Jauharabad, Jhang, Jhelum, Kabirwala, Kahuta, Kallar Syedan, Kamalia, Kamoke, Kamra, Kasur, Khanewal, Khanna, Khanpur, Kharian, Khushab, Khurrianwala, Kotla, Kot Abdul Malk, Kot Addu, Lahore, Lala Musa, Layyah, Lodhran, Mailsi, Mandi Bahauddin, Mandi Faizabad, Mandi Qaidabad, Mian Channu, Mianwali, Multan, Muridke, Murree, Muzaffargarh, Nankana Sahib, Narowal, Okara, Pakpattan, Pattoki, Phalia, Pindi Ghaib, Pir Mahal, Qaboola, Qutba, Rabwa, Rahim Yar Khan, Rawalpindi, Rawat, Renala Khurd, Sadiqabad, Sahiwal, Sambrial, Samundri, Sangla, Sarai Alamgir, Sargodha, Shakargarh, Sheikhpura, Sialkot, Talagang, Tarnol, Taxila, Toba Tek Singh, Uch Sharif, Wah Cantt, Waisa, Wazirabad, Vehari, Yazman.

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Introduction ■■

In recent years, the investment market has shown potential to give the invested capital a real impetus over and above the growing inflation. However investment in equities needs the support of experienced professionals and experts, as it is important to know what to buy and sell, and when. Bank Alfalah with EFU Life presents Alfalah Sarmaya which provides both the investment expertise and the spread of risk through investments across a wide range of investment tools including equities, government securities and cash deposits.

Plan Features ■■

This plan is a single premium unit-linked life insurance savings plan. The plan aims to accumulate these contributions, and provide a large sum at the end of the savings term. In addition, it provides valuable life insurance coverage during the entire savings period.

Fund Objectives ■■

The contribution paid towards the plan is invested in an internal investment fund of EFU Life called the "EFU Capital Growth Fund". The contribution is utilized to buy units of the Fund at the prevailing offer price. The Fund is managed by investment experts who adjust the mix of the underlying investments in light of economic conditions and investment opportunities.

Death Benefits ■■

- In the case of natural death of the life assured, the benefit payable is 101% of the original premium paid (less any surrenders made); or the cash value of the policy (less any surrenders made), whichever is greater.
- In case of accidental death of the life assured, before the life assured attains the age of 60 years, the amount payable is: the cash value, plus an additional sum equal to the original premium paid (less any surrenders made); or the cash value of the policy (less any surrenders made), whichever is greater.
- In case of accidental death of the life assured, after he attains the age of 60 years, and whilst the policy is in full force and effect, the benefit payable is 101% of the original premium paid (less any surrenders made); or the cash value of the policy (less any surrenders made), whichever is greater.

Access to Savings at all times ■■

The plan provides complete access to the accumulated savings. The total units accumulated in the plan can be withdrawn for their full or partial value anytime during the plan term.

Unit Allocation Percentage ■■

100% of single premium, net of charges, is allocated to investment.

Sample Illustration ■■

For a 30 year old male, Alfalah Sarmaya with a single premium of Rs. 1,000,000, the expected cash values would be as follows:

Policy Year	Cash Value		
	@ 7% p.a. rate of return*	@ 9% p.a. rate of return*	@ 11% p.a. rate of return*
5	1,241,612	1,363,848	1,495,527
10	1,622,737	1,957,980	2,354,316
15	2,120,853	2,810,933	3,706,256
20	2,771,870	4,035,459	5,834,531
25	3,622,723	5,793,423	9,184,946

**The rate of return assumptions mentioned in the above table are before deduction of the Fund Investment Management charges. These charges have been deducted from the rate of return assumptions prior to determining the illustrative Values in the tables.*

Applicable Ages and Terms ■■

The minimum age at entry is 18 years. There is no limit on the maximum age.

Premium Contribution ■■

The minimum contribution for the basic plan is Rs. 50,000.

Charges ■■

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

Bid/Offer Spread:
5% of the net regular contribution

Disclaimers:

- This product is underwritten by EFU Life Assurance Ltd. It is not guaranteed or insured by Bank Alfalah or its affiliates and is not a Bank Alfalah product.
- EFU Life Assurance Ltd is registered and supervised by Securities and Exchange Commission of Pakistan.
- The contributions in the plan are invested in EFU Capital Growth Fund.
- The cash values have been worked out at rate of return assumptions of 8%, 10% and 12% per annum.
- Depending upon the performance of the underlying investments in the EFU Capital Growth Fund, the actual values maybe higher or lower than the ones shown in the table.
- The past performance of EFU Capital Growth 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 nor Bank Alfalah 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.
- 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 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, and the figures used above are indicative and for illustration purposes only.