

Eligibility

The minimum and maximum ages at entry are 18 and 60 years next birthday respectively.

Term

The plan is whole of life and provides the benefits of life assurance protection and investment throughout life. This "open-ended" nature of the plan ensures that one has the flexibility of withdrawing funds at any point in time based on one's needs and circumstances.

Premium Contribution

The minimum annual basic plan premium is Rs. 9,000. Monthly premium payment mode is only valid for policies with annual basic plan premium of Rs. 18,000 and above. Premium for the built-in riders shall be charged on top of the basic plan premium. For Fund Acceleration Premium payments - Minimum contribution is Rs. 9,000. Maximum FAP contribution in a year is 5 times the current year's annual regular contribution.

Charges

The following charges apply on the plan:
Investment Management Charge: 0.125% of the fund value per month
Bid/offer spread: 5% of the net regular contribution
Administration Charge: Rs. 50 per month

Disclaimer

- This product is underwritten by EFU Life Assurance Ltd. It is not guaranteed or insured by The Bank of Punjab or its affiliates and is not The Bank of Punjab product.
- EFU Life Assurance Ltd is registered and supervised by Securities and Exchange Commission of Pakistan.
- The contributions in the plan are invested in any one of the mentioned growth fund as chosen by the policyholder.
- 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 fund, the actual values may be higher or lower than the ones shown in the table.

• 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 The Bank of Punjab 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.



Head Office, BOP Tower,
10-B, Block E/II, Main Boulevard,
Gulberg III, Lahore.
www.bop.com.pk
UAN: 111-200-100



LIFE

Zaroori Hai

37 - K, Block 6, PECHS,
Karachi - 75400 Fax: (021) 34535079
Tel: (021) 111-EFU-111 (111-338-111)
Client Services: (021) 111-EFU-CSD (111-338-273)
Email: info@efulife.com and bod@efulife.com
Website: www.efulife.com

Bancassurance

BOP-Saving Plan



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savings
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Passion Reborn



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It is always wise to save for the rainy day, especially when you have the opportunity to multiply the savings with time. The Bank of Punjab in

Investment with a "Safety Net"
The moment one starts saving with the Saving Plan he will enjoy a

Loyalty Bonus Allocation
A Loyalty Bonus Unit Allocation applies every 5 years, starting from