

FREE LOOK PERIOD:

The policy offers a 14-day free-look period from the commencement date allowing the life assured to cancel the policy and avail a full refund of the amount paid. However, certain charges related to medical examinations may be deducted as stipulated by law.

PREMIUM LIMITS:

The mode-wise minimum basic premium is as given in the table below. There is no maximum limit on the premium.

Mode	Minimum Modal Premium
Annual	PKR 5,000 per annum
Half-Yearly	PKR 3,000 half- year
Quarterly	PKR 1,500 per quarter
Monthly	PKR 500 per month

UNIT ALLOCATION:

Premiums are allocated on the following unit allocation percentages:

Policy Year	Allocation Percentage
1	60%
2	80%
3	90%
4 onwards	100% plus Bonus Allocation

BONUS UNIT ALLOCATION:

If the plan has been continuously in-force for five years, there are extra units allocations based on average Basic Plan Annual Premium paid. The details are in the table below.

Policy Year	Allocation Percentage
6	10%
11	20%

*In case of gap in premium payment bonus will not be available .

CHARGES:

The following charges apply on the plan

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

Bid/offer spread : 5% of the net regular contribution

Administration Charge : Rs. 20 per month

Disclaimer

- This product is underwritten by EFU Life Assurance Ltd. It is not guaranteed or insured by FMFB or its affiliates and is not a FMFB product. Hence EFU life is responsible for all underwriting risk.
- FMFB is just a promoter and distributor 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 contributions in the plan are invested in the mentioned growth fund.
- 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 FMFB 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.



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The Plan That Gives Remarkable

Benefits



FIRST KHUSHAL MUSTAQBIL

Saving plan for education, marriage and retirement



The First MicroFinanceBank Ltd
Enabling Individuals



THE FUNDS ACCUMULATED DURING THE SAVINGS TERM CAN BE UTILIZED FOR HIGHER EDUCATION OR MARRIAGE OF CHILDREN

FMFB Savings Plan is a multipurpose savings and investment vehicle which also provides valuable life insurance coverage. The funds accumulated during the savings term can be utilized for higher education or marriage of children, providing regular income after retirement and any other purposes.

The plan is highly flexible and responds to an individual's short or long term needs. With higher first year allocation, the plan gives a significant benefit to the client as compared to other insurance plans.

Savings can also be enhanced by making additional top up premiums at any time. Small

businessmen and agriculturalists find the flexibility of paying top-up premiums anytime extremely valuable. This allows them to match their premium payments with the availability of surplus funds, such as after a bumper crop.

PLAN OPTIONS:

The client can either select a Lump Sum Death Benefit Option Plan or Continuation Benefit Option. The differences between these two can be found in the Death Benefit details for either option.

ELIGIBILITY:

Every person between the ages of 18 to 60 years is eligible for this endowment plan.

TERM:

The term of this insurance plan can be chosen from a range of 10 to 25 years, subject to a maximum age of 70 years at maturity.

FUND:

The investable part of the premium will be invested EFU Guaranteed Growth Fund. Investing in this fund comes with a guarantee that the bid price of the fund units will never fall.

FUND ACCELERATION PREMIUM:

In case of extra funds being available, the plan provides the flexibility to the policyholder to

channel these to the plan and provide a boost to the savings. These lump sum premiums are called Fund Acceleration Premiums and can be paid anytime while the policy is in-force.

The minimum FAP is PKR 5,000 per payment. However, the maximum FAP contribution in a year is 10 times the current year's annual regular contribution.

DEATH BENEFIT:

The Death Benefit is dependent on the plan option chosen:

Option 1: Lump Sum Death Benefit
On death, the benefit payable is equal to

The greater of,

- Sum Assured and the cash value of units allocated against basic premium

Plus

- The cash value of units allocated against FAP payments

Option 2: Continuation Benefit

Upon death, the plan is kept in-force with the EFU Life Assurance continuing to pay the annual premiums until plan maturity.

MATURITY BENEFIT:

Upon the maturity of the plan, the total cash value will be payable.

SUM ASSURED:

Option 1 - Lump Sum Death Benefit

The Sum Assured is equal to the annual basic plan premium times the protection multiple. The protection multiple can be chosen from the ranges shown in the table below:

Age	Protection Multiple
18 – 35	5 to 45
36 – 40	5 to 35
41 – 49	5 to 25
50 – 60	5 to (70-age)

Option 2 - Continuation Benefit:

The sum assured is equal to the annual basic plan premium times the selected plan term.

ADDITIONAL BENEFITS:

- Accidental Death Benefit (for both options)*
- Accidental Death and Disability Benefit (for both options)*
- Waiver of Premium (for both options)
- Family Income Benefit (only for death benefit option)**
- Income Benefit (only for continuation benefit option)**

*Only one accidental benefit rider can be selected.

ACCESS TO SAVINGS:

Completely or partially withdrawal of your allocated funds from the policy, based on your cash value after the initial two years of premium contributions.