

Retirement is a journey not a destination

The work goes on it never leaves you alone. During this time you forget to live life and become accustomed to the same routine you have been following for years. Thus, we bring to you Invest 'n' Assure - Retirement plan so we may give you the chance of living your life to the fullest in your retirement and make the most of it for the remaining years to live. So, enjoy the lifestyle you want in retirement!

Enjoy the benefits we Offer "You"!

- **Encash your fund value** to purchase available pension option.
- **Lump sum Addition** in your fund value through Fund Acceleration Premium to accumulate significant fund for retirement.
- **Retirement Bonuses** to boost your savings for retirement.



Opportunity for growth

Your contributions to the plan will be utilized to purchase units of EFU Managed Growth Fund. This is a unit linked growth fund with a balanced investment strategy. The objective of this fund is to maximize capital growth by investing in the balanced portfolio spread across a wide range of shares, government and other fixed interest securities and cash. The fund is managed by investments experts who adjust the mix of underlying investments in the light of economic conditions and investment opportunities.

Unit Allocation Structure:

Policy Year	Unit Allocation %
1	40%
2	80%
3	90%
4 - 10	100%
11 onwards	100% plus Retirement Bonus Allocation

"100% of the FAP will be allocated to purchase units"

Retirement Bonus Allocation:

The longer you continue the plan the higher the rewards. This plan offers you generous loyalty bonus in the form of extra units. if the plan has been continuously in-force there is an extra unit allocation after every 5 years starting from the 11th policy year.

Year	Retirement Bonus Unit Allocation %
11	30%
16	45%
21	60%
26	75%
31	90%
And so on	

Benefits Covered Under This Plan: Fund Acceleration Premium

This benefit provides the facility to invest any surplus cash, available at any point of time during the term of the plan. This feature of the plan will help you to boost your cash values. FAP payments can be paid at the commencement date or at any time while the policy is in force.

Pension Option

At your retirement age, you can withdraw your fund value as Lump Sum or can avail the following pension options by investing your fund value:

- A fixed pension payable for 10 years or life of the Life Assured, whichever is greater.
- A fixed pension payable for life of the Life Assured, upon death of the Life Assured 50% of the payable to the surviving spouse for life.

*The pension option will be offered depending on the investment climate.

Investment with a safety net- Death Benefit

In Invest'n'Assure-Retirement Plan, the beneficiaries will enjoy a guaranteed level of life insurance protection. At the time of death (God forbid), your beneficiaries will receive:

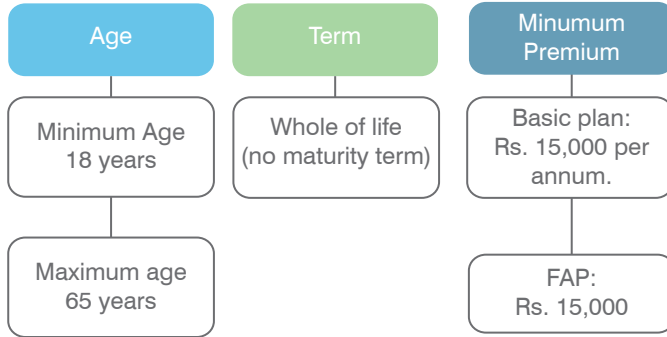
Greater of:

- The Sum Assured of the Main Plan or the Cash Value of the units applicable to the Regular Basic Plan premium.

Plus

The cash value of the units applicable to FAP.

Eligibility Criteria



Riders Available:

*Accidental Death and Disability Benefit	In case of accidental death or disability of the life assured, this rider provides an additional lump sum benefit.
*Accidental Death and Disability Benefit Plus	In addition to the benefits of accidental death and disability benefit rider, this rider also provides the sum assured, if the life assured becomes permanently disabled due to an accident.
Additional Term Assurance	This rider increases the level of life cover by providing an additional amount in case of death of the life assured.
Family Income Benefit	In case of death of the life assured during the term of this rider, a monthly income is provided to your family for the remaining term of the rider.
Life Care Benefit Plus	This rider provides a benefit equivalent to the main plan sum assured, subject to a maximum of Rs.1.5 million, upon the diagnosis or the occurrence of any 15 covered critical illnesses.
Waiver of Premium	In case the life assured is unable to follow any occupation due to the sickness or accidental disability, the unpaid contribution would be made by EFU life.

Hospital Care Benefit	It provides daily cash in case of hospitalization of life assured.
Medical Recovery Benefit	It is a sickness and medical insurance benefit covering over 379 defined illness and injuries. The rider provides lump sum cash payment on the diagnosis of a covered medical condition.

* Anyone of the accidental rider can be selected

Charges

- **Investment Management Charge:**
0.125 of the fund value per month.
- **Bid/Offer Spread:**
5% of net premium
- **Administration Charges:**
Rs.360 per annum

Disclaimer:

- The product is underwritten by EFU Life Assurance Ltd, hence not guaranteed or insured by Standard Chartered Bank (Pakistan) Limited or its affiliates and is not a Standard Chartered Bank (Pakistan) Limited product. EFU Life Assurance Ltd will be responsible for settlement of claim or any other disputes.
- Service charges and taxes will be applicable as per "schedule of charges" and taxation laws as stipulated by 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.

EFU LIFE ASSURANCE LTD

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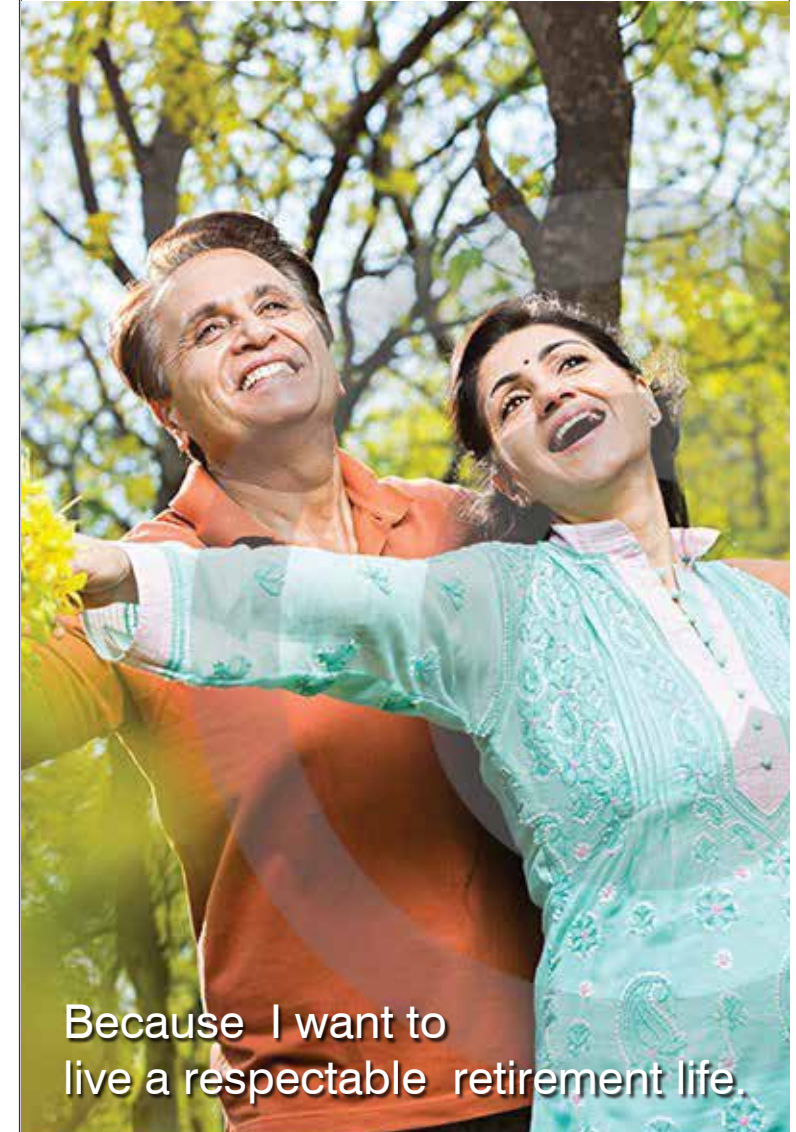
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LIFE
Zaroori Hai

Invest 'n' Assure Retirement Plan



Because I want to
live a respectable retirement life.