

## EFU Life | ABL Funds - Pension Investment Bundle - Takaful

ABL Asset Management Company has partnered with EFU Life, a leading life insurance and family takaful provider, to introduce the innovative “Pension Investment Bundle” for Voluntary Pension Scheme (VPS) account holders. This initiative is designed to offer individuals the combined advantage of long-term investment growth and financial protection, helping them build resilience against life-related financial risks through a unique protection plan.

ABL Pension Fund aims to provide individuals with a personalized, funded (defined contribution-based), and flexible pension solution that empowers the client/participants to decide how much to invest and how to allocate their investments. The scheme also allows clients to continue contributing to their pension accounts even if they change jobs. With the upgraded Pension Investment Bundle, investors can now enjoy greater peace of mind, ensuring the financial security of their families and safeguarding their investments during times of need.

The plan provides a lump-sum coverage equivalent to the invested amount, offering financial protection to the participant’s family in the unfortunate event of the participant’s death or accidental permanent total disability.

In addition, this plan also offers an Accidental Medical Reimbursement benefit to the participant, further strengthening our commitment to making healthcare accessible for all. Under this benefit, the participant is not required to be hospitalized for the treatment of accidental injuries and will be reimbursed for eligible medical expenses up to the specified annual limit.

### Benefits:

Slabs	Investment Amount (Amount in PKR)	Term Takaful / PTDa Benefit (Investment Amount)	Accidental Death Benefit (Investment Amount)
A	Up to 8,000,000	Investment Amount	Investment Amount
B	8,000,001 & above	Max PKR 8,000,000/-	Max PKR 8,000,000/-

### Additional Benefit:

Benefit	Benefit Amount
Accidental Medical Reimbursement	25% of the investment amount up to a maximum limit of 1,000,000

### Eligibility:

- Enrollment age: 18 – 59 Years
- Coverage age: 18 – 60 Years
- Having Pension Account in ABL Funds

### Coverage Term:

- Annual or Monthly

### Exclusions:

- Pre-existing conditions are not covered;
- Suicide, attempt to suicide, self-inflicted injury, and illegal act of the member;
- Failure to seek or follow medical advice, taking of alcohol or drugs.
- Participating in exercises or operations while serving with either of the armed or paramilitary forces or while performing any form of police duty;
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection by military or usurped power, riot or civil commotion, an illegal organization, or an industrial dispute.

### Claim Process:

Claim Forms will be available with ABL AMCL which can be provided at the time of Claim to the family of the deceased customer.

Claim Intimation from Bank/Nominee to EFUL via email / phone / post:

### Email to EFUL:

Attn. Claims Department  
To: [claims@efulife.com](mailto:claims@efulife.com)

### By Phone:

UAN: 111-338-436

### Documents Required for Claim

- Copy of death certificate issued by union council or NADRA;

- Copy of National Identity Card;
- Claimant's Statement ;
- Attending Physician's Report;
- Postmortem Report;
- Copy of FIR/Police Report;
- Any other requirement deemed necessary.