



Goal Saver Plan

Shape Tomorrow On Your Own Terms

With our Goal Saver Plan you can start small and watch your money grow, while staying fully protected. Set a goal that excites you, save at your own pace and top up whenever you can.

Your money stays safe, your loved ones stay covered. It's smart, flexible, and 100% digital, because building your future should be as effortless as taking the first step today.



Why Choose Our Goal Saver Plan?



Flexible Contribution

Start with as little as PKR 2,000 and top up any time to accelerate your savings.



Maturity Bonus

At the end of your policy term, receive guaranteed rewards in the form of redeemable coins for staying consistent with your savings.



Goal-Oriented Savings

Whether it's a dream vacation, a new car, or long-term security, set your financial goal and work toward it with built-in life protection.



Easy Withdrawal

You can withdraw your investment anytime, without any charges.



Returns with Protection

Get daily slab-based returns on your savings with **built-in life insurance protection** equal to 1.25 times your initial contribution.



100% Digital Experience

From plan management to tracking your progress, everything is handled via a user-friendly digital platform.

Disclosure of Product

Our Goal Saver Plan is an easy-to-understand savings product that ensures financial security while providing growth opportunities. The plan offers clear benefits, straightforward terms, and the convenience of a digital platform.

Key Features:

- **Age Eligibility:** You can start this plan anytime between the ages of 18 and 60, subject to a maximum maturity age of 65.
- **Plan Term:** Choose a term that suits your goals. While there's no minimum term, the maximum policy term is 15 years.
- **Minimum Contribution Requirement:** Begin your savings journey with a minimum payment of PKR 2,000.
- **Top-Up Convenience:** You have the option to top up your savings anytime during the policy term, allowing for greater financial growth.
- **Maximum Contribution Limit:** Over the year, you can deposit up to PKR 200,000 annually.
- **Coverage Amount:** You can get insurance coverage of up to a maximum limit of PKR 2,000,000.

Exciting Bonus Opportunities With EFU Life

When your plan reaches maturity, you'll receive a **maturity bonus** as a reward for your commitment. The longer your plan term, the higher your bonus!

A minimum policy term of 12 months is required to qualify for the maturity bonus.

Rewards On Plan Maturity



Term Range	Coins
0 - 12 months	Zero coins
1 - 5 Years	2000 coins
6 - 10 Years	4000 coins
11 - 15 Years	6000 coins

Disclaimer: Each coin is worth PKR 0.1.



Illustrative Example

Ali wants to save for his sister's wedding over the next couple of years.

He chooses the Goal Saver Plan, which helps him grow his savings through daily slab-based profit while offering built-in life insurance coverage equal to 1.25 times his initial goal contribution. If Ali wants, he can also choose to increase his coverage up to PKR 2,000,000, subject to additional charges.

Throughout the plan term, Ali's family remains financially protected as his savings grow.

He can also top up his savings anytime, with a maximum of PKR 200,000 annually, to accelerate his growth and boost his potential returns.

At the end of the plan, Ali receives his full accumulated savings along with his maturity bonus as part of his benefits.



Frequently Asked Questions (FAQs):

1. How does our Goal Saver Plan work?

It's a flexible, goal-based plan that lets you save for your dreams while enjoying free built-in life coverage. You choose your goal, contribute at your convenience, and watch your savings grow, all on a fully digital platform.

2. How much life coverage can I get?

As part of the plan, you get built-in life insurance coverage equal to 1.25 times your initial contribution. You can also choose to increase your coverage up to PKR 2,000,000, subject to additional charges.

3. Can I withdraw my savings whenever I want?

Yes, you can take out your savings anytime without any withdrawal charges.

4. How do I know if I'm eligible for the plan?

Anyone between the ages of 18–60 is eligible to apply for our Goal Saver Plan.

5. Do I get any rewards for saving consistently?

You earn EFU Reward Coins and a Maturity Bonus when you stick to your plan and complete your goal.

6. Can I top up my savings?

Yes, you can add extra contributions anytime during your plan term to grow your savings faster, subject to the annual limit of PKR 200,000.

7. What's the maximum goal term?

You can choose any term, up to a maximum of 15 years. It's completely flexible to suit your goals.

Disclaimer:

- This product is underwritten by EFU Life, hence EFU Life is responsible for all underwriting risks.
- A description of how the contract works is given in the policy Provisions and Conditions.
- This brochure gives a general outline. The contract will be governed by the detailed terms and conditions set out in the policy Provisions and Conditions.
- If you have any grievance regarding your insurance policy, you may visit EFU Life Head Office or you may contact EFU Life Assurance on (021) 111-EFU-111 (111-338-111).

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