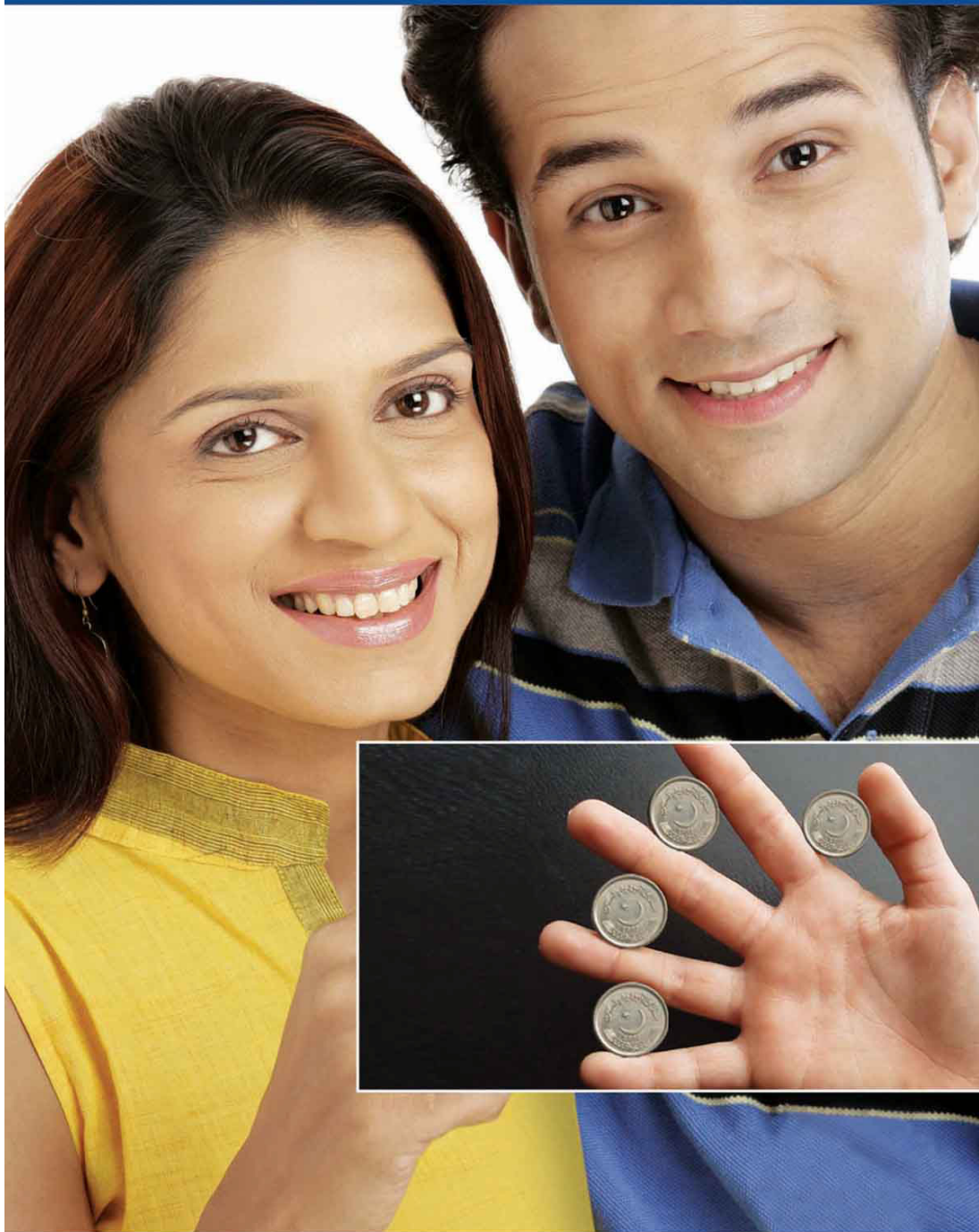


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LIFE
Zaroori Hai

UBL | **BetterLife**
Saving Plan

UBL BetterLife Savings Plan



UBL BetterLife Savings Plan is a high value savings and investment vehicle. Funds accumulated during the savings term can be utilized for children's higher education, marriage, house purchase, generating retirement income or for any other purpose. The plan is flexible enough to respond to most individuals' needs. It is a unit-linked plan which aims to deliver a substantial sum of money at the end of the savings period. The additional benefit of course comes in the form of life insurance cover.

What are the major objectives of the plan ?

The contributions to the plan will be utilized to purchase units of the EFU Managed Growth Fund. The objective is to maximize capital growth by investing in a balanced portfolio across a wide range of shares, government and other fixed income securities and cash. The Fund is managed by investment experts who adjust the mix based on underlying economic conditions and better investment opportunities.



Is there an accidental death cover available ?

The plan provides for immediate payment of funds in case the assured person dies due to accidental causes. The amount payable would be 10 times the basic annual premium with a maximum limit of Rs. 2.5 million.

Is a waiver of premium possible ?

In case the life assured is unable to continue his/her occupation due to sickness or accident, the contribution of the plan would be made by EFU Life.

Can savings be accessed any time ?

The plan provides complete access to the accumulated fund value at all times. Total units accumulated can be withdrawn for their bid value after the second policy year. A facility for partial withdrawals is also available. If the customer opts for complete surrender, all units will be encashed at the current bid price and the plan will be cancelled.

Optional benefits:

- Additional Term Assurance.
- Family Income Benefit.
- Lifecare Plus Benefits.

Applicable age and tenure:

All individuals aged between 18 and 65 years next birthday are eligible subject to maximum age of 75 years at maturity of the plan. Savings period could range between 10 to 40 years.

Contribution:

Minimum annual basic plan contribution is Rs. 15,000/- only.

Unit allocation:

The proportion of basic plan contribution allocated to investment is as follows:

Policy Year	Allocation (%)
1	40%
2	80%
3 and onwards	100%
6 to 10	103%*
11 and onwards	105%*

*if basic plan contribution is Rs. 20,000/- or more.

Is there a maturity benefit ?

At the end of the saving terms, EFU Life will pay an amount which will be the greater of the sum assured/insurance cover or the cash value of the plan.

Illustration:

For a 23 year old individual, a UBL BetterLife Savings plan with a 15 year term, annual premium of Rs. 150,000/- and built-in accidental death and disability and waiver of premium benefit, the expected cash values would be :

Policy Year	@ 6% p.a Rate of Return		@ 8% p.a Rate of Return		@ 10% p.a Rate of Return	
	Main Plan Death Benefit	Cash Value of Regular Premium	Main Plan Death Benefit	Cash Value of Regular Premium	Main Plan Death Benefit	Cash Value of Regular Premium
1	2,167,900	53,700*	2,167,900	54,727*	2,167,900	55,755*
2	2,167,900	167,355	2,167,900	171,654	2,167,900	175,994
3	2,167,900	315,016	2,167,900	325,629	2,167,900	336,460
4	2,167,900	469,458	2,167,900	489,762	2,167,900	510,726
5	2,167,900	630,915	2,167,900	664,645	2,167,900	699,906
10	2,167,900	1,580,322	2,167,900	1,753,658	2,167,900	1,947,110
15	2,787,677	2,787,677	3,271,677	3,271,677	3,849,757	3,849,757

*The rate of return assumptions mentioned in the above table are before deduction of the Fund Investment Management charges. These charges have been deducted from the rate of return assumptions prior to determining the Illustrative Values in the tables.

Charges

The following Charges apply on the plan:

Investment Management Charges : 0.125% of the fund value per month
Bid / Offer Spread : 5% of the regular contribution
Administration Charges : Rs. 60 per month

Disclaimer:

- This product is underwritten by EFU Life Assurance Ltd. It is not guaranteed or insured by UBL or its affiliates and is not a UBL product and UBL is only acting as a distributor of this product.
- The cash values are based at assumed rates of return of 6%, 8% and 10% per annum. However, the actual values will depend upon the performance of the underlying investments in the EFU Managed Growth Fund and can be higher or lower than the ones illustrated. The investment risk of the fund is borne by the policyholder.
- The past performance of EFU Managed Growth 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 UBL 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 once gives a general outline of the product features and benefits and the figures used above are indicative and for illustration purposes only.

UBL BetterLife
Safe today, Safe tomorrow



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