

If you wish to secure your child's future; We have a solution.

Parents always want the best for their children. In order to do so they make sacrifices at every step so they can provide the best education and celebrate their children wedding in a royal way. The only barrier to fulfill this dream is the finance needed to achieve this desire. Invest 'n' Assure – Education and Marriage plan will help you to achieve your wishes that you have for your children.

Enjoy the benefits we Offer “You”!

- **Encash**
your fund value for your child's education or marriage.
- **Additional**
benefits can be attached to enhance your coverage.
- **Education and Marriage bonuses**
to boost your savings.
- **Inflation Protection**
benefit to provide required funds in real terms.



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 Education and Marriage Bonus allocation.

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

Education and Marriage Bonus

The longer you continue the plan the higher the rewards. This plan offers you generous education and marriage 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	Education and Marriage 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.

Investment with a safety net –Death Benefit

In Investment 'n' Assure-Education and Marriage Plan, your beneficiaries will enjoy a guaranteed level of life protection. At the time of death(God Forbid),your beneficiaries will receive:

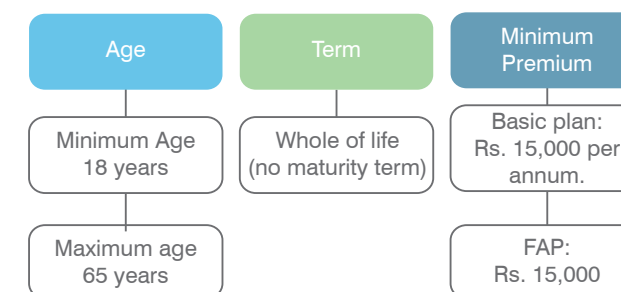
Greater of

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

Plus

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.
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.
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.

* 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

37-K, Block-6, PECHS, Karachi-75400, Pakistan.

Fax: (021) 3453-7519 Email: csd@efulife.com

UAN : (021) 111-EFU-111 (111-338-111)

Invest 'n' Assure Education and Marriage Plan



Because my child
means a world to me