

Bunyaad is a single premium investment product which provides a natural and/or accidentals death benefit and investment benefit.. Under this plan, your funds are managed by experts for maximum risk, through portfolio diversification. It is required to carefully assess your choices to make the excellent use of funds before putting it into any investment plan.

Single Premium Plan is a onetime premium, savings and protection product that ensures your investment needs are fulfilled along with financial protection against unexpected circumstances

The benefits under this Plan:

Opportunity for Savings and Growth:

Your premiums to the plan will be utilized to purchase units of funds mentioned below. These funds are managed by investments experts who adjust the mix of underlying investments in the light of economic conditions and investment opportunities.

You can select from the following unit funds mentioned below:

- **EFU Managed Growth Fund** - An investment fund with a balanced investment strategy. It aims to achieve reasonable capital growth and steady returns with investment in government securities, carefully selected blue chip equities and other fixed income instruments and cash.
- **EFU Guaranteed Growth Fund** - An investment fund providing steady returns with a guarantee that the bid price of the fund will never fall. It aims to achieve stable growth through investment in short term debt securities.

Multiple Fund Option:

Under this option you have a facility to select a mix of two unit linked funds of the plan. Policies with total premium of PKR 50,000 or more will be allowed in multiples of 10%. It means that the funds split can be of 90/10, 80/20, 70/30, 60/40 or 50/50.



Fund Switching:

Under this option you have the facility of switching the current funds unlimited times during the policy term.

Unit Allocation:

Premiums are allocated to purchase the units of EFU Life Funds in the following percentage:

Single Premium Allocation:

100% of the net Original Single Premium

FAP Allocation:

100% of FAP payments are allocated to purchase units in the selected fund.

Loyalty bonus:

The longer 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 end of 5th policy year.(subject to no partial withdrawal/surrender during the policy term).

At the end of policy year	Loyalty Bonus Allocation as % of Single Premium
5	3%
10	4%
15 and every 5 years thereafter	5%

Sum Assured:

The sum assured is the amount payable on death of the insured. Sum Assured for all the plans is determined as your Premium Times Protection multiple.

Age at entry	Protection Multiple
For all age entry	1.25, 1.5, 1.75, and 2 times of the Original Single Premium

Fund Acceleration Premium:

If you have surplus cash available at any point of time during the plan term, it can be invested in the plan to enhance your cash values. These additional payments in the plan are called Fund Acceleration Premium payments. You can make these payments at any time while the policy is in force. The minimum FAP payment is PKR 50,000 Per Payment.

100% of FAP payments are allocated to purchase units in the selected fund.

Natural Death Benefit:

In case of the unfortunate death of the life assured, the following benefits will be payable to the beneficiaries: Greater of Main Plan Sum Assured (adjusted for partial surrenders) or Basic Cash Value of the Main Plan

Plus

Fund Acceleration Cash Value (If Any)

Built in Accidental Death Benefit

In case of accidental death (God Forbid) before the age of 60 years, additional lump sum benefit will be paid to the beneficiaries which will be equivalent to the original single premium adjusted for partial withdrawals. This will be in addition to the death benefit specified above.

Who can apply?

This plan is available to anyone with the minimum age of 18 years.

The term of the plan is for the whole life.

The minimum premium for this plan is 50,000 PKR. There is no maximum limit.

Illustration Benefit:

The table below illustrates the growth in the cash values of annual Premium of PKR 50,000/- (assuming no withdrawals) of a participant of age 35 years next birthday, with expected projections of 8%, 10% and 12% per annum, net of the annual management charge. The coverage under this plan is assumed to be 1.5 times of the annual Premium.

Policy Year	8% p.a. Rate of Return		10% p.a. Rate of Return		12% p.a. Rate of Return	
	Main Plan Death Benefit	Cash Value	Main Plan Death Benefit	Cash Value	Main Plan Death Benefit	Cash Value
5	75,000	65,907	75,000	72,135	78,835	78,835
10	91,644	91,644	109,609	109,609	130,721	130,721
15	127,229	127,229	166,053	166,053	215,983	215,983
20	175,710	175,710	250,340	250,340	355,307	355,307
25	241,760	241,760	376,206	376,206	582,972	582,972

What are the Charges?

The following charges are applicable:

Bid/offer spread:

5% of net Single Premium will be charged

Investment Management Charge:

0.125% p.m of the Fund Value will be applied.

Mortality Charges:

Variable - Depending on Age, Profession, Health, Sum Assured

Processing Fee:

(PKR) 500 on each Partial Surrender and Complete Surrender

Fund Switching Fee:

1st switch is free, PKR 500 is charged upon each subsequent switch

Power to Access your Savings:

In case of an unfavorable circumstances and need of cash arises, you are allowed to make permanent or partial withdrawal from the fund. In case of permanent withdrawal, the total cash value will be payable.

On the other hand, if you need small amount of cash from the accumulated capital, Partial withdrawal is allowed anytime subject to 20,000 PKR remaining in the fund. Please remember that the value in early years is likely to be low since the plan is designed for long term capital gains.

Free Look Period:

This is a 14 days period during which you can review your policy terms & conditions and can cancel the policy. Your premium will be refunded on receipt of written request within 14 days from the date of receipt of the policy document. Only expenses incurred on medical examination will be deducted (If any).

Disclaimer

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Please Note: This is a brochure not a contract. The detailed Terms & Conditions are stated in the Policy document. If you have any grievance regarding your Policy, you may contact EFU Life Assurance Limited on (021) 111-EFU-111 (111-338-111).

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Bunyaad

Single Premium Plan



invest only once

and reap the benefits of higher returns