

EFU Life brings an Invest 'n' Assure Plan is a unit-linked whole of life savings plan, designed to serve as a financial planning tool and also provides sufficient funds to fulfill the long term financial needs for customer and his family members, Whether it's for your children's higher education or marriage and ensuring regular income after retirement, the large accumulated funds would help you attain your goals.

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 20,000 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:

Policy Year	Unit Allocation %
1	50%
2	90%
3 & 4	100%
5	103%
6 to 9	105%
10 & Onwards	110%

FAP Allocation: 100% of FAP will be allocated to purchase unit.

Sum Assured:

This is the guaranteed amount payable on death. The Sum Assured may be selected from the range depending on the age at entry. The sum assured is determined as Annual Regular Basic Plan Premium times the Protection Multiple selected by the client. The Protection Multiple is subject to limits dependent upon the age at commencement.

Age	Protection Multiple
18-35	5 to 75
36-40	5 to 50
41-49	5 to 35
50-60	5 to (70-ages)
61-65	5

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:

The moment you start saving with Invest 'n' Assure Plan, the beneficiaries will enjoy a guaranteed level of life protection. At the time of death (God forbid), your beneficiaries will receive:

Greater of Main Plan Sum Assured (adjusted for partial surrenders) or Basic Cash Value of the Main Plan

Plus

Fund Acceleration Premium Cash Value (If any)

Indexation option:

This option gives you the security and peace of mind of knowing that the benefits provided by your plan will be automatically updated in line with inflation every year regardless of your health. Once you select this option, the premium will increase every year by 5% of the previous year's premium with an appropriate increase in benefits (wherever applicable).

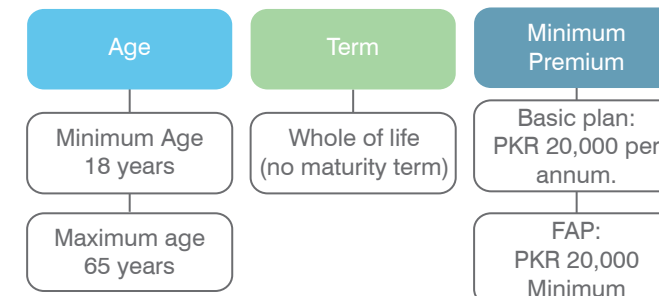
Similarly, the sum assured can be increased in the same proportion. You may, however, opt to increase only the premium while keeping the sum assured at the initial level, thus channeling this increase in premium to boosting your accumulation of capital only.

Illustration Benefit:

The table below illustrates the growth in the cash values of annual Premium of PKR 20,000/- (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 shall be 10 times of the annual Premium.

Policy Year	Premium for the year	Cumulative Main Plan Premiums Paid	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	20,000	100,000	200,000	91,909	200,000	96,838	200,000	101,994
10	20,000	200,000	239,663	239,663	265,937	265,937	295,217	295,217
15	20,000	300,000	445,917	445,917	523,616	523,616	616,361	616,361
20	20,000	400,000	726,198	726,198	907,648	907,648	1,140,330	1,140,330
25	20,000	500,000	1,107,257	1,107,257	1,480,281	1,480,281	1,995,647	1,995,647

Eligibility Criteria:



Riders available:

*Accidental Death Benefit:	In case of accidental death of the life assured, this rider provides an additional lump sum benefit.
*Accidental Death & Disability Benefit:	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.
Life Care Benefit:	This rider provides a benefit subject to a maximum of PKR 1.5 million, upon the diagnosis or the occurrence of any predefine covered critical illnesses
Waiver of Premium:	Incase the life assured is unable to follow any occupation due to the sickness or accidental disability, the unpaid premium would be made by EFU life.

Hospital Care Benefit:	It provides daily cash in case of hospitalization of life assured.
Medical Recovery Benefit:	It is a sickness and medical insurance benefit covering over pre 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

* Anyone of the accidental rider can be selected.

Charges:

Administration charge:
(PKR 75 per month)

Bid/Offer Spread:
5% of the net regular Premium

Investment management Charge:
0.125% of the fund value per month

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

Free Look Period:

If you cancel your policy within free look period of 14 days from the policy issue date, you are entitled for a full refund of premium less any expenses incurred by EFU Life in connection with your medical or clinical examinations.

Exclusions:

The benefit payable on death provide coverage on death due to any cause. This implies that there is no exclusion on death. However, death due to suicide within thirteen months will reduce the death benefit to basic cash values.

Disclaimer:

SCBPL is only acting as a Corporate Insurance Agent (Distributor) of Invest & Assure on behalf of EFU Life and shall not be held responsible in any manner whatsoever to any person, including but not limited to, the insured customer(s), Beneficiary or any third party. SCBPL is the third party distributor for "Invest & Assure". The product is not guaranteed or insured by Standard Chartered Bank or its affiliates and is not a Standard Chartered Bank product. Past performance of funds is not necessarily a guide to future performance. Any forecast made is not necessarily of future or likely performance of the funds. EFU Life refers to EFU Life Assurance Limited. Your relationship is with EFU Life. In turn, EFU Life makes investments in line with the strategies you have chosen, and your Policy Account Values will reflect the performance of the strategies you select. The Investment Account earnings will fluctuate up or down and principal and investment returns are not guaranteed. Thus, the investment risk shall be borne by the policyholder. In order to continue to best serve its Policy Owners, or in the event of change in applicable legislation, EFU Life may add, combine, or delete sub-accounts and/or funds, which back the investment strategies without notice to its Policy Owners. As the Policy Owners' investments are made with EFU Life, in Invest & Assure, rest assured that EFU Life's obligations to its individual Policy Owners under Invest & Assure will not be altered or amended by any such change. The Investment Strategies and Investment Sub-accounts offered are subject to the Company's ability to invest in mutual funds or in any other investment instruments. The composition of the investment strategies is subject to change, the updated mix is available on the company's website. Please note that at all times your investment is in your EFU Life Policy and the various Investment Strategies it offers. EFU Life is the investor and owner of units in any Fund it currently uses to achieve investment goals on your behalf. Neither EFU Life nor any of its affiliates, agents or representatives is giving investment advice in relation to any of the Investments Strategies and/or in connection with the underlying Funds used to achieve the investment goals selected by the Policy Owner. Neither EFU Life nor any of its affiliates, agents or representatives is giving any professional advice regarding the compatibility of the Underlying Funds with any set of religious precepts or guidelines.

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).

EFU LIFE ASSURANCE LTD.

EFU Life House, Plot No.112, 8th East Street, Phase 1, DHA, Karachi, Pakistan.

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

Fax: (021) 34535079

Website: www.efulife.com

**Invest 'n' Assure
Education and
Marriage Plan**



**Because my child
means a world to me**