



MCB
Dream
Wedding



Save For Tomorrow's
Precious Moments Today!



Nowadays, a Dream Wedding for your children requires a substantial investment. MCB Bank Dream Wedding helps you accumulate a lump sum fund over a period for your children's marriage expenses, in a disciplined manner. The plan provides high-value savings, guaranteed level of life protection and flexible options to customize the benefits according to your needs making your 'Har Pal Mehfooz,'

Benefits

- "Marriage Continuation" Benefit
- "Choice of life" Benefit
- "Engagement Support" Benefit
- Accidental Death and Disability Benefit
- Fund Acceleration Premium (Ad-hoc Feature)
- Inflation Protection
- Access to Your Savings
- Partial Withdrawal
- Complete Surrender

Plan Maturity Benefit

- **Additional Benefits:**
- Income Benefit
- Waiver of Premium
- Additional Term Assurance

Policy Terms & Eligibility

Minimum Entry Age

18 years (Age next birthday)

Maximum Entry Age

65 years (Age next birthday)

Minimum Policy Term 10 years

Maximum Policy Term 25 years

Maximum Age at Maturity 75 years

Payment Modes

- Annually
- Quarterly
- Half yearly
- Monthly

Charges

Investment Management Charge:

0.125% of the fund value per month

Bid/offer spread:

5% of the net regular contribution

Administration Fee:

Rs. 30 per month

Basic Premium Allocation

From the first year of policy, your Account Value will be credited with a proportion of Basic Premiums that you pay in. The proportion allocated to your Account Value will be as follows:

Policy Year	Allocation Percentages
1	40%
2	80%
3 Onwards	100%
11 Onwards	105%

Free Look Up Period

The plan offers you a free-look period of 14 days, in which you can cancel your policy by contacting EFU life, and have your premium refunded. However, as per law, certain charges will be deducted related to any medical examination that you may have undergone during the application stage.

Disclaimer

- MCB Bank Ltd is acting as a distributor of EduCare on behalf of EFU Life and is not responsible in any manner, whatsoever, to the customer, his/her beneficiary/ies or any third party.
- All MCB **Dream Wedding applications** are processed and approved by EFU Life as per their underwriting guidelines. MCB Bank is not responsible for the processing and approval of these applications in any way, whatsoever.
- This brochure provides only an introduction of the benefits available under the policy. A detailed description of how the contract works is given in the 'Provisions and Conditions', which will be provided after the customer avails the service.

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