

Accidental Death and Disability Plus Benefit:

- In case of accidental death or disability of the life assured, this rider provides an additional lump sum benefit.

FAQs

Who can apply and what are the limits of plan?

This plan is available for all individuals aged between 18 and 65 years on next birthday. The coverage term is 15 and 20 years subject to a maximum age of 80 years at maturity.

What is a type of Plan?

It is a lump sum regular premium plan in which 10 years premium has to be paid in lump sum at inception.

What is the minimum/maximum Premium of the Plan?

You have to pay minimum annual basic plan premium of Rs. 20,000/- per annum. There is no maximum limit.

What are the charges?

Administration charge: Rs. 60 per month

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

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

Disclaimer:

- This product is underwritten by EFU Life Assurance Ltd. It is not guaranteed or insured by Allied Bank or its affiliates and is not Allied Bank's product. Allied Bank is just a promoter and distributor of this product to its valued customers.
- Growth in the value of your premiums will depend on the performance of the selected Fund in which the premiums are invested.
- All investments made in the selected Fund are subject to market risks. The investment risk of the selected fund will be borne by the policy holder.
- The past performance of the fund is not necessarily a guide to future performance. Any forecast made is not necessarily indicative of future or likely performance of the Fund and neither EFU Life Assurance Ltd. nor Allied Bank 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.
- Taxes will be applicable as per the 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 only gives a general outline of the product features and benefits.



Fulfil your future dreams
with a unique plan

Allied Accelerated Savings Plan

EFU LIFE ASSURANCE LTD.

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

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

Fax: (021) 34537519

Website: www.efulife.com



Fulfil your future dreams with this unique lump sum payment plan with no worries of regular payment that covers your investment needs with comprehensive life protection. EFU Life brings Accelerated Savings Plan which is designed to help you grow your wealth while you enjoy the security of life protection, so you and your loved ones can live a richer life in all the ways that count. You also get to reap potential returns over and above the premiums you pay, giving your investments a boost so you can do more with your wealth. You will be awarded with additional bonus units to invest in a bonus account on top of your main account, which maximizes your investment returns.

With Savings and Retirement Plan

Pay once at inception and relax till maturity

One of the highest unit allocation with bonus unit allocations

Enhanced Life Protection

Riders available to get additional coverage

Boost your savings through Top-up payments to increase Cash Values

Attractive Features of the Plan:

Opportunity for growth of your savings:

Your premiums to the plan will be utilized to purchase units of one of the mentioned below funds. 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.

Unit Allocation Percentage

Year-wise allocation percentages of the policyholder's premium are shown in the table below:

Policy Year	Unit Allocation (%)
1	45%
2	85%
3 to 10	105%

*Includes Bonus unit allocations due to lump sum premium payments.

Sum Assured:

Sum Assured is the guaranteed amount payable on the unfortunate event of death of the policy holder/life assured. This is equal to the 10 times the Annual Basic Premium.

Immediate Access to your Fund:

This plan provides complete peace of mind that you can get access to accumulated fund value during the policy term. Total units accumulated can be withdrawn after the second year's regular premium payment.

If the policy is surrendered before completion of 13 months, a surrender charge equal to allocated portion of first year premium will be deducted from cash values of the policy.

Fund Acceleration Premium (FAP)

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 Rs. 20,000.

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

Benefits under this plan

Death Benefit:

The moment you start saving with Accelerated Savings Plan, you will have a guaranteed level of life insurance protection. In the unfortunate event of death of the policy holder, the beneficiary will be receiving:

Sum of Sum Assured of the Main Plan and the Cash Value of the units applicable to the Regular Basic Plan premium.

Plus

Cash Value of the units applicable to Fund Acceleration Premium (FAP).

Maturity Benefit:

At the end of the Policy Term, The maturity benefit payable will be the Cash Value applicable to the regular premium plan

Plus

The Cash Value applicable of FAP (if any)

Indexation benefit:

Under this option, the regular premium will increase every year by specified percentage of previous year's premium with appropriate increase in benefits, without any medical evidence. If this option is selected, all the indexed premium will be collected as lump sum at the inception of the policy.

Optional Riders Available In the Plan:

Any one of the following accidental death benefit can be selected:

Accidental Death Benefit:

- In case of accidental death of the life assured, this rider provides an additional lump sum benefit.