

Invest 'n' Assure
Education and
Marriage Plan



Because my child
means a world to me

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.

- **Attractive additional riders**
can be attached to enhance your coverage.

- **Education and Marriage bonuses**
to boost your savings.

- **Inflation Protection**
can be selected to protect funds from increasing inflation.

Opportunity for growth

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.



- **EFU Aitemad Growth Fund** - An investment fund with the specific aim of investing in interest-free securities. It aims to maximize capital growth by investing across a wide range of investments such as Islamic Mutual Funds, Shariah approved equities, term deposits in Islamic Banks & Sukuk Bonds.

Unit Allocation Structure:

Policy Year	Unit Allocation %
1	50%
2	90%
3 & 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, depending on the year, as mentioned in the table below:

Year	Education and Marriage Bonus Unit Allocation%
5	3%
6 - 9	5%
10 and onwards	10%

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

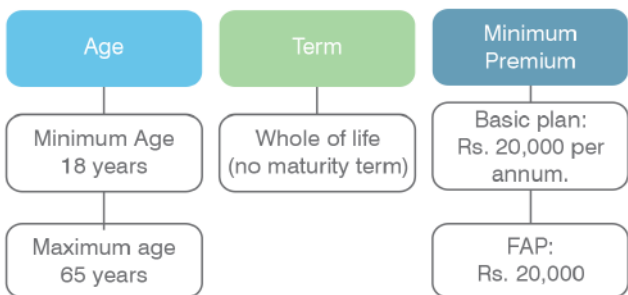
Cash Value of the units applicable to FAP.

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.

Eligibility Criteria



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.

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.
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 predefined 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 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 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.

* Anyone of the accidental rider can be selected

Charges

- **Administration charge:**
Rs. 75 per month.
- **Bid/Offer Spread:**
5% of the net regular Premium
- **Investment management Charge:**
0.125% of the fund value per month

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:

- This product is underwritten by EFU Life Assurance Ltd. It is not guaranteed or insured Standard Chartered Bank (Pakistan) Limited or its affiliates and is not Standard Chartered Bank (Pakistan) Limited product.
- 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 Standard Chartered Bank (Pakistan) Limited 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.

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