

“PLAN YOUR CHILDREN’S FUTURE EDUCATION AND MARRIAGE IN THE RIGHT WAY!”

Education and Marriage Plan, unit linked endowment plan provides a complete financial package for planning your children’s education or marriage, by helping you to create a saving fund for this purpose in an organized and disciplined manner, over a predetermined period and facilitating to your needs and requirements. This plan provides the best opportunity to save for your children’s big day in life and for their education, by providing you with significant accumulation of cash values till the end of the policy term. With the systematic savings you can give your child the much needed financial security for years to come. Thus, in order to accommodate your child’s financial needs whether it be education or plan for their perfect wedding, this plan is right for you.

Features of Education and Marriage Plan Opportunity for Growth:

Every premium paid towards the plan will be invested in one of the internal investment funds of EFU Life. It is completely your decision to choose the internal fund based on your investment objectives.

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.

These Funds are managed by investment experts, who adjust the mix based on underlying economic conditions and better investment opportunities.

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.

Inflation Protection:

Under this option, the premium will increase every year by 5% of the previous year’s main plan premium with an appropriate increase in applicable benefits, without any medical evidence.

Benefits of Education and Marriage Plan:

Continuation Benefit:

On death of life assured prior to the maturity of plan, the plan ensures that your child’s future remains secure by its Continuation Benefit. This is built into the plan and ensures that all future premiums are paid by EFU Life following the death of the life assured until the Plan’s maturity date. This means that the funds you had originally planned for will still be available for your children.

Maturity Benefit:

At the end of the Policy Term, the maturity benefit payable will be the Cash Value applicable to the regular plan premium plus Cash Value applicable to FAP payment, if any.

Optional Riders Available In the Plan

- **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.
- **Additional Term Assurance:** This rider increases the level of life cover by providing an additional amount in the range of 50% to 200% of the Main Plan Sum Assured, in case of death of the Life Assured
- **Income Benefit:** In the unfortunate event of death of the policy holder/life assured, this additional benefit will provide a quarterly income to your dependents to maintain a decent lifestyle.
- **Waiver of Premium:** In case the life assured is unable to follow any occupation due to the sickness or accident, the contribution would be paid by EFU Life

Access to Savings:

The plan provides complete access to accumulated fund value at all times. Total units accumulated can be withdrawn after the second year’s regular premium payment. A facility for partial withdrawals is also available subject to Rs.20,000 remaining in the fund. If the customer opts for complete surrender, all units will be encashed and the plan will be terminated.

Unit Allocation:

The proportion of basic plan premium allocated to investment is as follows:

Policy Year	Unit Allocation (%)
1	40%
2	80%
3	90%
4 to 5	100%
6 to 10	103%
11 & onwards	105%

FAQ’s

Who can apply and what are the limits of plan?

Minimum savings term is 10 years and maximum is 25 years, subject to a maximum age of 75 years. This plan is available for all individuals aged between 18 and 65 years on next birthday.

What is the minimum premium requirements

Minimum basic plan premium is Rs. 15000/- per annum. The mode-wise minimum premium is as follows:

Mode	Minimum Modal Premium
Annual	15,000
Half Yearly	7,500
Quarterly	3,750
Monthly	1,250

What are the charges?

The following charges apply on the plan:

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.

How can I file Death Claim?

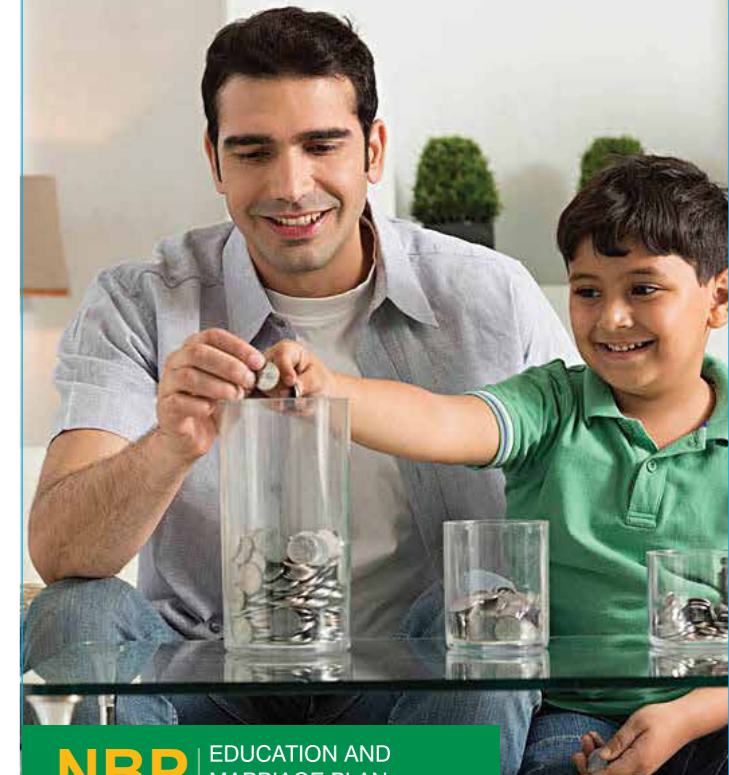
While claim adjudication and settlement is the responsibility of EFU Life Assurance Ltd., the life Assured’s beneficiaries may approach to EFU Life Assurance Ltd. directly for submission of claim related requirements. Once the requirements have been fulfilled, the claim decision will be made by the company in line with the terms and conditions of this product.

Disclaimer:

- This product is underwritten by EFU Life Assurance Ltd. It is not guaranteed or insured by National Bank of Pakistan (NBP) or its affiliates and is not a National Bank of Pakistan (NBP) product.
- National Bank of Pakistan (NBP) 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 National Bank of Pakistan (NBP) 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.

PLAN YOUR CHILDREN’S FUTURE EDUCATION AND MARRIAGE IN THE RIGHT WAY!



NBP EDUCATION AND MARRIAGE 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

