

A LIFE INSURANCE PLAN, AS EXCLUSIVE AS YOUR GOALS

EFU Life brings Investment Plus Plan, an exclusive product for elite customers that help you in planning your finances better so that your future years are the best years of your life. This is an investment plan combined with life insurance cover. With this plan, you can make yourself relax knowing that our financial experts are looking after your investments and putting your money to work for you.

Not only does this plan allow you to earn significant returns on your investment in a very short period of time, it also provides significant life insurance coverage, protecting you and your family against the unexpected.

Key Benefits of Investment Plus Plan

- Customised and tailor made plan for valued customers.
- One of the highest unit allocations that leads to an early breakeven
- Flexible death benefit and additional riders to augment protection level
- Inflation protection benefit with indexation option.
- Get rewarded with Allocation Booster to fulfill your investment objective

INVESTMENT PLUS PLAN AT A GLANCE

Particulars	
Eligible age	18 to 65 years
Premium	Rs. 200,000 per annum, no maximum limit
Coverage term	5 to 25 years
Fund Acceleration Premium	Rs. 50,000. it has no maximum limit

Attractive Features of the Plan in detail: Opportunity for Savings and Growth:

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

Unit Allocation:

Premiums are allocated to the investment fund based on the following unit allocation percentages:

Year	Allocation as percentage of Premium
1	67%
2	97%
3 and onwards	100%

Sum Assured:

Sum Assured is the guaranteed amount payable on death. The sum assured may be selected from a range depending on the age at entry and is determined as the Basic Plan Annual Premium multiplied by the "Protection Multiple" which can be selected from the following table:

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

Allocation Booster:

The longer you continue the plan, the higher are the rewards. This plan offers you loyalty bonus in the form of extra unit allocation. If the plan has been continuously in-force, there will be an extra unit allocation starting from the end of 5th policy year.

Policy Year	Allocation as percentage of Premium
5	5%
7	7%
10	15%
15	20%
20	25%
25	30%

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.50,000. 100% of FAP payments are allocated to purchase units in the selected fund.

Access to your Savings:

The plan provides complete access to accumulated fund value at all times. Policy holder has the option to withdraw fund either fully or partially after two years premium payment. A facility for partial withdrawals is also available subject to Rs.200,000 remaining in the fund. If the customer opts for complete surrender, all units will be encashed and the plan will be terminated. Please remember that the value in the early years is likely to be low as the Plan is designed for long term financial planning needs.

Protection Benefit:

Death Benefit:

This plan gives a guaranteed level of life insurance protection. After the death of the policy holder the beneficiary will be receiving: Greater of the Sum assured of the Main Plan or the Cash Value of the units applicable to the Basic Premium.

Plus

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

Maturity Benefit:

At the end of the Policy Term, while the policyholder is still alive, The maturity benefit payable will be the Total Cash Value applicable to the regular premium plan

PLUS

The Cash Value applicable to FAP (if any)

Indexation Benefit:

With indexation benefit, you will have security and peace of mind knowing that the benefits provided by the plan will automatically update every year in line with inflation.

Under this option, the Premium will increase by the specified percentage of the previous year's Premium. Similarly, the Sum Assured of Main Plan and additional rider, if any, will increase in the same proportion. However, one may opt to increase only the Premium while keeping the Sum Assured at initial level.

PRIMUS:

Another exclusive feature for customers is PRIMUS. PRIMUS is the first of its kind concept in the Life insurance Industry. Besides offering you a dedicated & personalized level of service, you will also benefit from a range of other value additions such as discounts on international & domestic air tickets, medical laboratories across Pakistan, free executive medical check-up & other benefits.

With PRIMUS you will experience a whole new world of exclusive benefits especially designed to cater to your needs.

Optional Riders Under This Plan:

Various additional benefits are available which may be attached to the basic plan to enhance your coverage level.

*Accidental Death Benefit:

In case of accidental death of the life assured, this rider provides an additional lump sum in addition to basic sum assured.

*Accidental Death and Disability Benefit:

In case of accidental death or disability of the life assured, this rider provides an additional lump sum benefit. Even in case of Accidental Disability, the percentage of sum assured is paid according to the pre-defined percentage of the type of disability.

Additional Term Assurance:

In many circumstances, such as having many family dependents or young children, you may feel that the Basic Sum Assured would not provide sufficient financial protection in the unfortunate event of your death. The Additional Term Assurance Benefit enables you to increase the level of life cover.

Family Income Benefit:

In case of death of the life assured during the term of this benefit, a monthly income is provided to beneficiaries till the remaining policy term.

Life Care Benefit

This rider provides a benefit equivalent to the rider's sum assured upon

the diagnosis or occurrence of any of the covered pre defined critical illnesses.

Waiver of Premium

In case the life assured is unable to follow any occupation due to sickness or accident, the premium of the plan would be paid by EFU Life. * any one of the accidental rider can be selected.

Free Look Period

This is a 14 days period during which you can review your policy terms & conditions and can cancel the policy. Your premium will be refunded on receipt of written request within 14 days from the date of receipt of the policy document. Only expenses incurred on medical examination will be deducted.

Charges

Administration charge: Rs. 150 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 National Bank of Pakistan or its affiliates and is not National Bank product.
- National Bank of Pakistan is acting only in the capacity of agent of EFU Life.
- 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 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.
- Benefits for PRIMUS are subject to modification from time to time.
- if you have any grievance regarding your insurance policy, you may contact EFU Life Assurance Ltd. on (021) 111-EFU-111 (111-338-111).

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