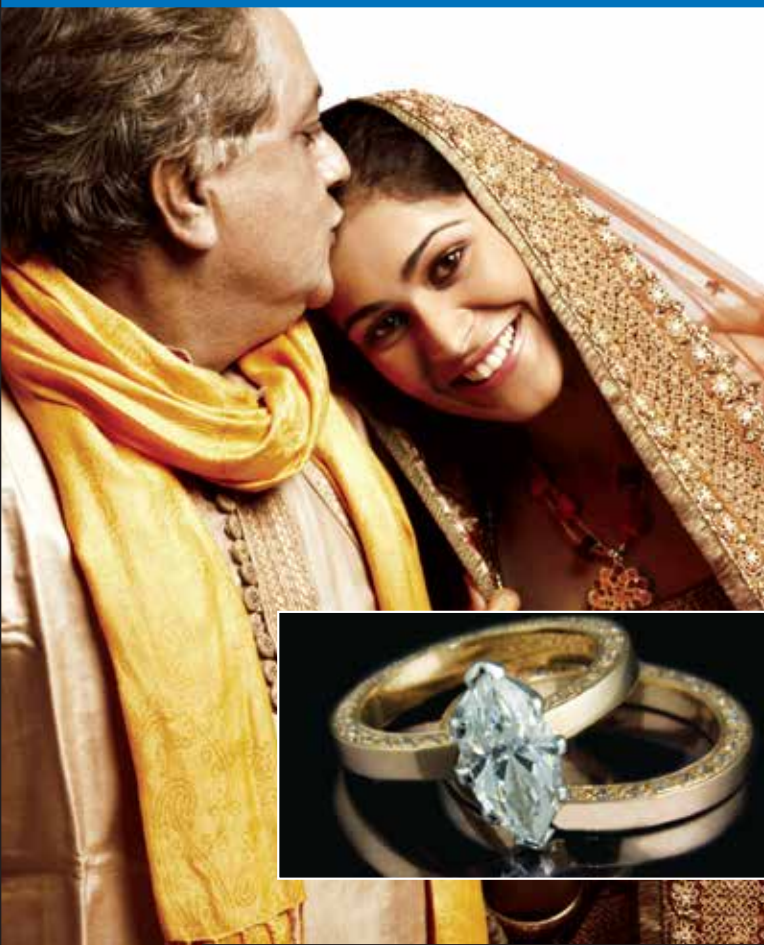




Everlasting Promise

UBL BetterLife Marriage Plan



UBL BetterLife Marriage Plan provides a complete financial package for planning your son or daughter's marriage, by allowing you to accumulate an endowment fund for this purpose in an organized and disciplined manner. Whether it is meant for your son or daughter's marriage or to help them to start off a new life of their own, this plan is spot on!

How does the plan work ?

- Contributions to the plan are invested in an internal investment fund of EFU Life called the "EFU Managed Growth Fund" and utilized to buy units of the fund from the market. The objective is to maximize capital growth by investing in a balanced portfolio spread across a wide range of shares, government and other fixed income securities and cash.
- The Fund is managed by investment experts who adjust the mix of the underlying investments in light of economic conditions and investment opportunities.

Is protection guaranteed ?

The plan guarantees a minimum amount payable at maturity of the policy which is the greater of the sum assured/insurance cover or the fund value at the time of maturity.



What happens in the event of death of the assured ?

In the unfortunate event of death of the person assured, during the savings term, the built in "Continuation Benefit" ensures that the targeted fund at maturity is achieved. EFU Life will continue to make the contributions towards the plan so that the marriage plan carries on.

Is a waiver of premium possible ?

In case the life assured is unable to continue his / her occupation due to sickness or accident, the contribution of the plan would be made by EFU Life.

Unit allocation

The proportion of contribution for investment in units varies by policy year and is as follows:

Policy Year	Allocation (%)
1	30% - 40% depending on policy term
2	(depending on policy term)
3 onwards	100%
11 onwards	105%*

*if basic plan contribution is Rs. 20,000/- or more.

Other benefits:

- Access to savings anytime after 2 years full premium payment.
- Optional benefit rider: Income benefit.

Applicable age and Tenure:

Minimum savings term 10 years, maximum 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.

Contribution:

Minimum annual basic plan contribution is Rs. 15,000/- only.

Charges:

The following Charges apply on the plan:

Investment Management Charges : 0.125% of the fund value per month
 Bid / Offer Spread : 5% of the regular contribution
 Administration Charges : Rs. 60 per month

Indexation:

Under this option, the regular premium will increase every year by 5% of the prior year's premium till the age of 55 years, without any medical evidence.

Disclaimer:

- This product is underwritten by EFU Life Assurance Ltd. It is not guaranteed or insured by UBL or its affiliates and is not a UBL product and UBL is only acting as a distributor of this product.
- The investment risk of the fund is borne by the policyholder.
- The past performance of EFU Managed Growth Fund is not necessarily a guide to future performance. Any forecast made is not necessarily indicative of future or likely performance of the funds and neither EFU Life Assurance Ltd nor UBL 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.
- Service charges and taxes will be applicable as per the Bank's "Schedule of Charges" and 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 once gives a general outline of the product features and benefits and the figures used above are indicative and for illustration purposes only.

UBL BetterLife
Safe today, Safe tomorrow



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