NISA SAVINGS *PLUS* PLAN

“For queries SMS “PRD” to 9898”

Take Charge of your Finances

Financial Planning is as important for women as it is for men. Traditionally, women have been more concerned about savings, as compared to their male counterpart. When it comes to finances, women are more likely to think long-term and worry about saving money for their future needs. This, to a large extent, has extended to their discerning attitude towards life insurance as well. From managing the day-to-day finances to preparing for future financial well-being, as a woman, you have to consider it all. Whether you are a homemaker or a professional, at whichever stage of your life, it is essential to make a timely investment for yourself and your family's future. That is why you would be pleased to discover a life insurance policy that caters to your medium to long term needs and helps you to become financially secure.

EFU Nisa Savings Plus Plan

EFU Life brings you Nisa Savings Plus Plan – it provides guaranteed financial security and life assurance protection that helps you accumulate a fund for your future financial needs. In addition, the plan comes with unique built-in female critical illness protection which provides for an additional lump sum benefit if you are diagnosed with one of the covered female cancers or female-specific illnesses.

Opportunity for Growth:

The premiums of the plan will be utilized to purchase units in the fund selected by the policyholder. You have the flexibility to select from one of the following Unit Saving funds based on your risk appetite and investment objectives at the inception of the policy,

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 securities 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 Aggressive Growth Fund:

An investment fund with the aim of investing in equities providing a higher rate of return. It aims to maximise capital growth by using investments with an aggressive market outlook.

Fund Acceleration Premium

This benefit gives you the flexibility to top-up your savings by depositing any surplus funds you may have as lump-sum premiums called "Fund Acceleration Premiums" (FAP). These payments should be a minimum of PKR 22,000 and can be made at the commencement or any point while the policy is in force. This will increase the Cash Value of your plan, but will not affect the sum assured.

The Safety Net

To enjoy the guaranteed level of protection this Plan offers you the safety net option to protect your dependents from getting into financial trouble. In case of death of the life assured, the dependent will be entitled to the below mentioned benefit:

- The greater of the Sum Assured or Cash Value of the Plan

AND

- Any cash value of the FAP payments.

Depending on the current stage of your life and your need for protection the plan offers you the facility of selecting a low to a high level of the sum assured at the inception with the flexibility to alter this level as your circumstances change. For more details, refer to "Sum Assured" section later.

Inflation Protection:

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 prior year's premium. Similarly, the Sum Assured will increase in the same proportion. Furthermore, the Sum Assured of the Built-In LifeCare Female Benefit (explained below) will also increase in the same proportion as the main plan Sum Assured subject to underwriting conditions.

However, you can opt to increase only the premium while keeping the sum assured at the initial level. Sum Assured indexation is only available until age 55, provided you were accepted on standard terms initially.

Built-In LifeCare Female Benefit

LifeCare female benefit provides you with a lump sum in case of occurrence of any covered women centric critical illness (including women specific cancers). On diagnosis of any such covered critical illness, the Life Assured will be entitled to an additional benefit subject to the attached endorsement and the main plan policy terms and conditions.

Coverage is provided for female organ cancers such as breast, uterus, cervix uteri, ovary, fallopian tube, vagina and vulva. In addition, severe osteoporosis and rheumatoid arthritis are also covered.

Additional Benefits

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

Additional Term Assurance

The plan has a built-in guaranteed level of life cover which depends on the age at commencement of the plan. However, 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 Insurance Benefit enables you to increase the level of life cover.

Accidental Death and Disability Benefit

If death or disability occurs as a result of an accident, you can get covered for an additional amount which will be 50% to 200% of the Basic Sum Assured.

Accidental Death and Disability Benefit Plus

Accidental Death and Disability Benefit Plus provides you with an extra layer of protection. In addition to the aforementioned accidental benefits, if you suffer an accidental injury leading to Permanent Total Disability, an additional sum assured chosen under this benefit will be paid as lump sum. Permanent Total Disability in this context means an inability to engage in any occupation for which you are reasonably qualified by education, training or experience.

Family Income Benefit

In addition to the lump sum payable on death, your dependents may also require a regular monthly income to maintain a decent lifestyle.

This additional benefit will provide a monthly income of either 1% or 2% of the Basic Sum Assured payable for the remaining term of the Plan, subject to a maximum age of 70.

Waiver of Premium

If you are unable to follow any occupation for at least six months due to sickness or accident, the present premium to the plan will be paid in full by EFU Life from the next due date. The benefit will continue until you return to work or your 60th birthday, whichever comes earlier. This means that whether or not you continue to enjoy good health, your financial planning will succeed.

Note: only one accidental death rider may be selected at a time.

Access to your Savings

Nobody can predict the future. If your circumstances change and you need cash, your plan can be encashed for the full bid value of units after the second annual premium has been paid. Please remember that the value in early years is likely to be low since the plan is designed for long-term capital gains.

Alternatively, you may just want a small proportion of the capital you have built up. The plan gives you the facility to make partial withdrawals at any time whilst continuing to make premiums and keeping the plan in force. This facility is subject to at least PKR 20,000 remaining as Cash Value after such withdrawals.

Important Details:

Eligibility for the main plan:

Age

The minimum age at entry of the life assured, is 18 years next birthday and the maximum age at entry is 55 years.

Term

The term of the Plan is 10 to 25 years, subject to the maximum age of 65 years at the time of maturity.

Regular Premium Limit

The minimum regular premium for Basic Plan is PKR 22,000 per anum.

Unit Allocation

The proportion of Basic Plan regular premium allocated to investment is as follows.

POLICY YEAR	UNIT ALLOCATION %
1	30%
2	80%
3	90%
4 - 5	100%
6 - 10	103%
11 and onwards	105%

Charges

Following charges apply on the plan.

. Administration Charge: Rs. 840 per annum (deducted annually)

. Bid/offer spread: 5% of the net premium.

. Fund Management Charge: 0.125% of the Fund Value per month.

Sum Assured

This is the guaranteed amount payable on death. The Sum Assured may be selected from a range depending on the age at entry. The Sum Assured is determined as the basic annual premium times the "Protection Multiple" which can be selected from the following table:

EFFECTIVE AGE	PROTECTION MULTIPLE
18 - 35	5 to 90
36 - 40	5 to 70
41 - 45	5 to 50
46- 49	5 to 35
50-55	5 to (70-age)

Disclaimer:

- A description of how the contract works is given in the policy Provisions and Conditions.
- Please contact our Head Office or Sales Consultant for a personalised illustration of benefits.
- This brochure gives a general outline of 'Nisa Saving Plus Plan'. The contract will be governed by the detailed conditions set out in the policy Provisions and Conditions.
- All investments made in the selected Fund are subject to market risks. The investment risk of the selected fund will be borne by the policyholder.

EFU LIFE ASSURANCE LTD.

EFU Life House, Plot No. 112, 8th East Street, Phase I, DHA, Karachi, Pakistan
Fax: (021) 3453-7519 Email: csd@efulife.com