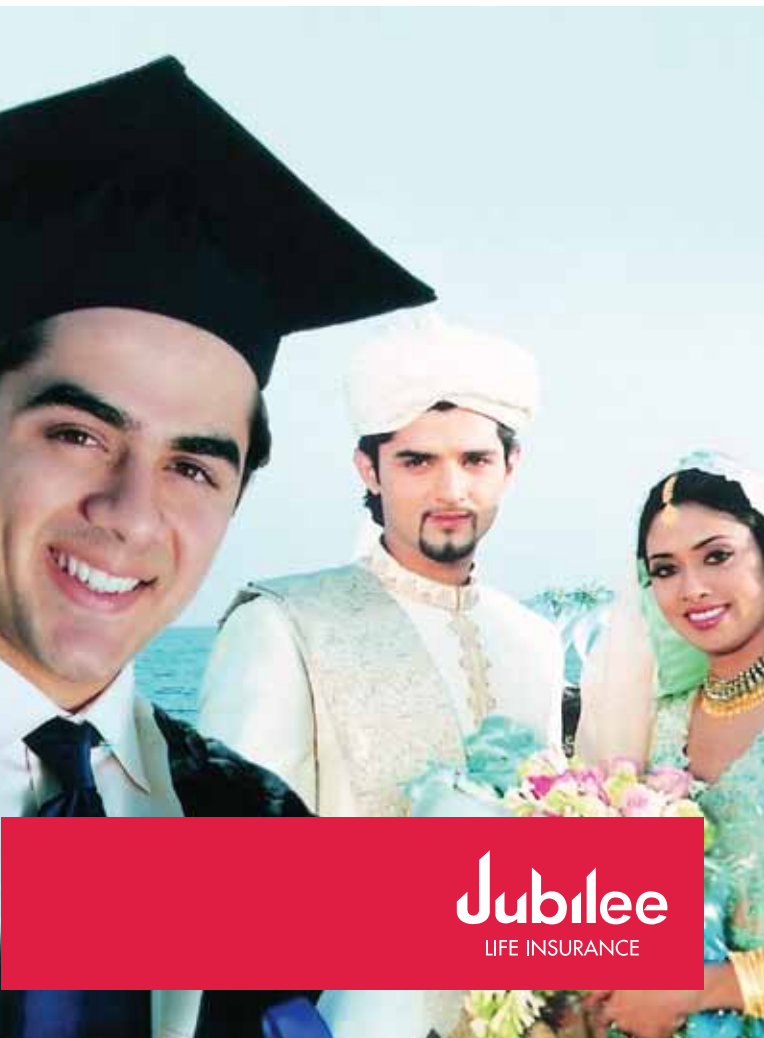


HBL



Build futures

Tabeer



Jubilee
LIFE INSURANCE

You strive to ensure the best for your children and help them fulfill their dreams.

Jubilee Life offers Tabeer through HBL. Tabeer is a flexible plan that provides life insurance cover and helps you save regularly to ensure that your children's dreams and future remain secure. From higher education to marriage, from small wishes to big dreams, you can empower yourself to help build their future.

Product features

You can choose the minimum amount of premium or a higher amount depending on your financial capacity that you would make each year. You can pay the premium yearly, half-yearly, quarterly or monthly.

You can decide the level of savings and protection you require depending on the goals that you have in mind.

You can select any of the optional insurance benefits to enhance protection.

Eligibility

You are eligible for Tabeer if you are 18 to 55 years old. The available term range is 10-57 years, which means that you can maintain the policy anywhere from 10 years to 57 years (depending on your needs and your age at the time of purchase of policy).

Note: You can contact Jubilee Life's representatives at designated HBL branches who will help you develop the most suitable plan for your needs. Branch details are available on www.hbl.com.

Product benefits

Nominated daughter benefit (marriage benefit) in case of accidental death

As part of our promise to ensure your family's financial

stability in the future, in the unfortunate case of an accidental death before the age of 60 years, an additional amount of Rs. 500,000/- will be paid to your daughter on her written demand to meet her marriage expenses. In case the daughter is a minor, the company will keep this amount till she attains 18 years of age and demands her benefit in writing.

Maturity benefit

Upon survival till the end of the chosen term of Tabeer, you will receive the accumulated cash value of your fund as a lump sum.

Death benefit

In the unfortunate case of death, your nominated beneficiaries will receive the sum assured or the accumulated cash value of your funds (whichever is higher).

Automatic cover maintenance

In case you are unable to make any more premium payments after two years, you will still be eligible for the life insurance cover, as long as your plan's cash value is sufficient to pay for charges made against your policy.

Top-up premium

If you wish to invest additional contributions in your plan in any given year, you can add them on top of your existing premium amount to enhance your cash value.

Optional benefits

Being a flexible plan, Tabeer allows you the opportunity to select additional optional riders:

Family income benefit

This rider caters to the financial needs of your family by providing a steady stream of payments to the beneficiaries in case of death of the life assured during the term of the plan. The payment amount and term are decided at policy issuance. Please contact your Jubilee Life's representative to look into the available options.

Accidental death benefit

This rider provides an additional coverage up to two times the basic sum assured, however Rs. 2 million at most. It will supplement beneficiaries in case of an untimely accidental death of the policyholder.

Waiver of premium

Jubilee Life will pay your future premiums from the next due date in case you are unable to follow your current occupation / any other occupation (that can be pursued with suitable knowledge, training or education) for at least 6 months because of your illness or disability.

Premium payments

A breakdown of the minimum premium contributions that can be made is given below:

| Frequency | Minimum amount |
|-------------|----------------|
| Yearly | Rs. 24,000 |
| Half-yearly | Rs. 12,000 |
| Quarterly | Rs. 6,000 |
| Monthly | Rs. 2,000 |

Premium allocation

The premium allocated to unit account is provided in the table below:

| 1 st year | 2 nd year | 3 rd year | 4 th year | 5 th year & onwards | Ad hoc |
|----------------------|----------------------|----------------------|----------------------|--------------------------------|--------|
| 30% | 85% | 90% | 100% | 103% | 100% |

Funds

Your allocated premiums according to the table above will be invested in the fund(s) of your choice. These funds are managed by expert investment managers and backed by premium securities.

Managed Fund

The objective of the fund is to maximise capital appreciation by investing in a balanced portfolio of a wide range of shares, government and other fixed income securities and other cash deposits.

Yaqeen Growth Fund

The objective of the Yaqeen Growth Fund is to provide an opportunity to investors who prefer reasonable returns from a portfolio of highly liquid investments with minimal exposure to market fluctuations.

Meesaq Fund

The objective of the Meesaq Fund is to provide an opportunity to investors who want interest-free returns. The instruments in which Meesaq Fund invests are selective stock, sukuk bonds, short-term deposits of Islamic banks, Islamic mutual funds and fixed income funds of Islamic banks and other valid interest-free investments.

Capital Growth Fund

The objective of the fund is to maximise returns to policyholders by investing in a diverse portfolio of asset-backed investments such as shares, term finance certificates and bank deposits.

Note: Unit prices of Jubilee Life's Funds are published in leading dailies regularly and on Jubilee Life website: www.jubileelife.com

Does Tabeer allow me to withdraw my investments?

Under Tabeer, you have the freedom to withdraw your funds (either fully or partially), provided you have paid premiums in full for two years.

Partial withdrawal

If you do not want to surrender the policy but need to

withdraw your cash for meeting a sudden need, you can withdraw any amount. However the residual cash value of your policy after withdrawal should be greater than or equal to Rs. 24,000 (the residual cash value floor may be reviewed by the company). You will continue to receive the life insurance cover, although your sum assured will be reduced by the amount of partial withdrawals.

Full policy surrender

After complete payment of premium for two years, you can surrender your policy. At the time of surrender, you will be paid in full the cash value of your fund(s). However, surrender in early policy years may result in lower cash values.

Free look period

Jubilee Life offers a free look period of 14 days 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. Please note that Jubilee Life reserves the right to deduct the expenses incurred on medical examination.

Charges

In addition to reduced allocation in initial years, the following charges are applicable on the plan:

- An investment management charge of 1.5% p.a. of fund value
- An admin fee of Rs.55 per month (subject to revision by the company)
- 5% bid offer spread
- Applicable mortality charges
- Rider charges, if any

*All charges can be revised by the company.

What are the risks associated with investment in the units of Tabeer?

- Depending on market risk and the performance of the fund, the value of units may fall, rise or remain unchanged.

- The past performance of funds is not necessarily indicative of the future performance of any of these funds.

Contact details

For further details you may contact Jubilee Life insurance advisors at HBL branches or contact Jubilee Life Insurance Company Limited
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Disclaimer

All guarantees mentioned in this brochure are backed by Jubilee Life and HBL is not responsible or liable for the performance of Jubilee Life on this part.