

What is the Plan Term & Premium Payment Term under this plan?

The available policy term is 10 years, subject to a maximum maturity of 75 years. The 'Premium Payment Term' will be equal to the Plan Term chosen.

What is Reversionary Bonus?

The Reversionary bonus is paid in addition to the Basic Sum Assured under the policy. It starts from the 1st year of the policy, provided the policyholder has paid that year's premium (or the premium has been paid using an automatic loan). This bonus is paid on the death of the policyholder or when the policy matures, whichever happens first. If the policy is surrendered after the first two years, a surrender value of the Reversionary bonus is paid.

What additional benefits does this plan offer?

Policy Loan

You have the facility to borrow any amount against the surrender value of the policy, to meet any unforeseen need, without surrendering the policy. You can get the maximum policy loan, equal to 90% of the Surrender Value of the Policy at the time of loan application which is available after completion of two policy years and after payment of two annual premiums under the policy. The Company shall charge interest on the policy loan to be specified by the Company at the time of approval of the Policy Loan.

Automatic Premium Loan

After two years of paying the premium, if you cannot meet the premium payments, you will still be eligible for the plan as the company will pay the premium(s) on your behalf. This option will allow the policy to be in force rather than lapsing due to non-payment of premium. The premium(s) paid by the company will be adjusted, along with interest, from the Surrender Value of the Policy.

Are there any Optional Supplementary Riders under this plan?

Yes, the following benefits are being offered as optional riders under this plan at modest extra cost.

- **Term Cover Benefit:** To provide you extra protection against natural death, an amount in addition to the basic plan death benefit will be paid to the beneficiary or beneficiaries chosen by you in case of your death.
*Term Cover Sum Assured will be equal to and in addition to the basic sum assured. Terms & Conditions apply.
- **Accidental Death Benefit:** To provide you extra protection against accidental death, an amount in addition to the basic plan death benefit will be paid to the beneficiary or beneficiaries chosen by you in case of your accidental death.
- **Accidental Death and Dismemberment:** An additional amount will be paid under this benefit, in case death or dismemberment occurs due to an accident.

Does this plan have a Free Look Period?

Jubilee Life Insurance offers a Free Look Period of 14 days during which you can review your policy terms & conditions and cancel the policy if needed. Your premium will be refunded upon receipt of a written request within 14 days from the receipt of policy documents. Please note that Jubilee Life Insurance reserves the right to deduct the expenses incurred on medical examination.

Are there any charges under this plan?

Yes, a policy fee of PKR 250 will be charged in addition to each premium payment which is determined by the premium rates per thousand based on age at entry of the life assured, the sum assured, and the term of the policy selected by the policyholder.

Disclaimers

- This product is underwritten by Jubilee Life. It is not guaranteed or insured by Bank Alfalah Limited or its affiliates and is not a Bank Alfalah Limited product.
- A personalised illustration of benefits will be provided to you by an Insurance Consultant. Please refer to the notes in the illustration for detailed understanding of the various terms and conditions.
- Please refer to the Policy Document for detailed understanding of the various terms and conditions.
- Supplementary Benefits may be available if the Life Assured is aged 55 years or less, nearest birthday at the time of issuance.
- Bank Alfalah Limited is acting as a distributor on behalf of Jubilee Life Insurance and is not and shall not be held responsible in any manner whatsoever to any person, including but not limited to the insured customer(s), beneficiary(ies) or any third party.
- Jubilee Life Insurance is the underwriter and provider of this Insurance Policy and shall be responsible for policy servicing and lodgment, processing & settlement of claims to the insured customer(s) or beneficiary(ies).

Contact Details

In case of complaints or for any further details, you may contact:

Jubilee Life Insurance Company Limited

Head Office: 74/1-A, Lalazar, M.T. Khan Road, Karachi, 74000, Pakistan
Tel: (021) 32120201, 35205094

Fax: (021) 35610959

Email: info@jubileelife.com

Website: www.jubileelife.com

UAN: (021) 111 111 554

WhatsApp: 021 111-111-554



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Bank Alfalah JUBILEE URAAN PLAN

*Terms & Conditions apply. Customers may register their complaints through SBP's customer complaint management service 'Sunwal' (<https://sunwal.sbp.org.pk>).

Jubilee Uraan Plan

Financial stability is a cornerstone of peace of mind, safeguarding you and your loved ones against life’s uncertainties. By securing your family’s future today, you pave the way for their continued success and well-being in an increasingly unpredictable world.

Jubilee Life Insurance, in collaboration with Bank Alfalah Limited, proudly introduces the **Jubilee Uraan Plan** — a comprehensive solution designed to provide not only guaranteed protection but also sustainable financial progress. This plan ensures a secure foundation for you and your family through reliable growth and annual bonuses, reinforcing your protection against unexpected events.

With the Jubilee Uraan Plan, you can rest assured knowing that your financial security is in trusted hands, empowering your family to thrive even in the face of life’s challenges.

Key Benefits:

- Guaranteed Benefits at Maturity
- Fixed Surrender Benefit
- Reversionary Bonus
- Policy Loan Option
- Automatic Premium Loan
- Optional Supplementary Benefits

Policyholder can cancel the policy within 14 days from the receipt of the policy documents.

Guaranteed Benefits

• Death Benefit

If the life assured expires during the term of the policy, the beneficiary (ies) will get the Sum Assured chosen at the time of purchase of the plan along with Reversionary bonus depending on the term opted and the number of years for which premium is paid. You can choose the Sum Assured depending on your savings and insurance needs.

• Maturity Benefit

At the end of the term of the plan, if the policyholder survives, he/she will be entitled to the Sum Assured along with any Reversionary Bonus that accrue under the Policy.

• Surrender Benefit

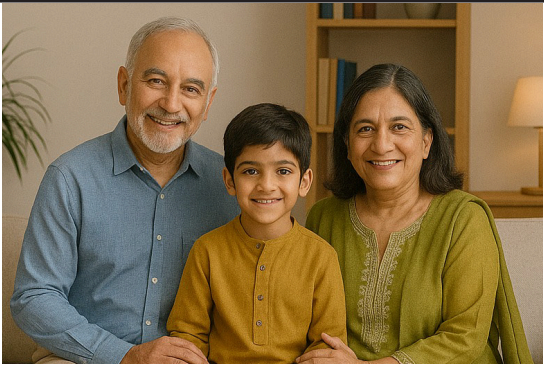
You have the option to surrender your policy any time after completion of two policy years and after payment of two full policy year’s premium. The Surrender Value of the policy shall be determined as per a Surrender Value schedule.

Bonus:

Jubilee Uraan Plan offers you the following Bonus structure:

Reversionary Bonus

The reversionary bonus is paid on the basic sum assured starting from 1st year given that the policyholder has paid premium for that year (or premium has been advanced



under Automatic Premium Loan. Reversionary Bonus is payable on death or maturity (whichever comes earlier). The Surrender Value of Reversionary Bonus is payable in the event of surrender after the first two policy years. Reversionary Bonus is expressed as a percentage of the Sum Assured under the policy and is in accordance with the following table:

Policy Year	*Reversionary Bonus
Year 1 to 10	5%

*Each year

The following table shows the annual and cumulative bonus percentages:

Policy Year	Reversionary Bonus	Cumulative Bonus
1	5.00%	5.00%
2	5.00%	10.00%
3	5.00%	15.00%
4	5.00%	20.00%
5	5.00%	25.00%
6	5.00%	30.00%
7	5.00%	35.00%
8	5.00%	40.00%
9	5.00%	45.00%
10	5.00%	50.00%

Case Scenario

Let us look into the scenario provided below to better understand how this policy works.

Zaheer, a 36-year-old-man, wants to purchase a life insurance policy to cover him and his family for the future.

He plans to purchase Jubilee Uraan Plan offered by Jubilee Life Insurance that would provide a Death Benefit if he (life assured) dies or a guaranteed Maturity Benefit if he survives until the end of the

term. Zaheer would be entitled to receive Reversionary Bonus in addition to the sum Assured under the Policy in the event of death or maturity, whichever is earlier.

Zaheer purchases a 10-year plan with PKR 1,000,000 Sum Assured:

Age	Policy	Details
36	Purchase Plan with Sum Assured of PKR 1,000,000/-	Policy Term: 10 Years Premium Payment Term: 10 Years
40	In case of Zaheer’s death at the age of 40 his beneficiary (les) will receive: Death Benefit PKR 1,000,000 Reversionary bonus PKR 250,000 Total = 1,250,000	Sum Assured (Chosen): PKR 1,000,000/- Reversionary Bonus: The bonus percentage as per the term survived.
45	If Zaheer survives till the end of the 10-year term, he will receive: Maturity Benefit PKR 1,000,000 Reversionary bonus PKR 500,000 Total = 1,500,000	Yearly Premium: PKR 101,160/-

Age	Policy Year	Cumulative Main Plan Premium Paid	Surrender Value	Death Benefit
36	1	100,910	0	1,050,000
37	2	201,820	158,181	1,100,000
38	3	302,730	291,982	1,150,000
39	4	403,640	434,245	1,200,000
40	5	504,550	585,529	1,250,000
41	6	605,460	746,452	1,300,000
42	7	706,370	917,650	1,350,000
43	8	807,280	1,099,799	1,400,000
44	9	908,190	1,293,643	1,450,000
45	10	1,009,100	1,500,000	1,500,000

If Zaheer encounters a sudden financial need, he can borrow an amount against the surrender value of the policy after the completion of two policy years and after payment of two annual premiums under the contract. The policy loan can be up to 90% of the Surrender Value acquired by the Policy.

Zaheer’s Surrender Value during his 5th policy year is PKR 585,529. If he wants to take out a loan during his 5th policy year, he can receive a maximum loan of PKR 526,976.

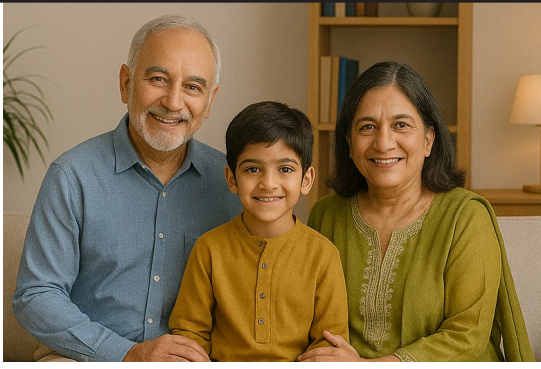
Frequently Asked Questions:

What is the eligibility age under this plan?

The eligibility age to avail this plan is between 18 years to 65 years inclusive.

What is the premium amount under the Jubilee Uraan Plan?

The premium varies based on the premium rates per thousand for the respective Age at Entry of the Life Assured, the Sum Assured, and the term of the policy selected by the Policyholder inclusive of a policy fee of PKR 250. Further details regarding the premium will be provided to you by our consultant.



پریمیم ادا کیا ہو یا (آئیٹیک پریمیم لون کے تحت پریمیم کو ایڈوانس کیا گیا ہے)۔ موت یا میچورٹی ریورٹری بونس قابل ادائیگی ہے۔ (جو بھی پہلے واقع ہو) ریورٹری بونس کی سرینڈر ویلیو پہلے دو پالیسی سالوں کے بعد سرینڈر کرنے کی صورت میں قابل ادائیگی ہے۔

ریورٹری بونس کو پالیسی کے تحت۔ (جو بھی پہلے ہو) سم ایٹورڈ کے فیصد کے فیصد کے طور پر ظاہر کیا جاتا ہے جو درج ذیل جدول کے مطابق ہے۔

پالیسی کا سال	* ریورٹری بونس
سال 1 تا 10	5%

* ہر سال

درج ذیل جدول سالانہ اور مجموعی بونس دکھاتا ہے:-

پالیسی کا سال	ریورٹری بونس	مجموعی بونس
1	5.00%	5.00%
2	5.00%	10.00%
3	5.00%	15.00%
4	5.00%	20.00%
5	5.00%	25.00%
6	5.00%	30.00%
7	5.00%	35.00%
8	5.00%	40.00%
9	5.00%	45.00%
10	5.00%	50.00%

کیس منظر نامہ

آئیے بہتر طور پر سمجھنے کے لیے ذیل میں منظر نامے پر غور کریں کہ یہ پالیسی کس طرح کام کرتی ہے۔

ظہیر ایک 36 سالہ مستقبل میں اپنے اور اپنے کنبہ کو تحفظ دینے کے لیے بیمہ پالیسی خریدنا چاہتا ہے۔

وہ جوہلی لائف انشورنس کی طرف سے پیش کردہ جوہلی اٹان پلان خریدنے کا ارادہ رکھتا ہے۔ یہ پلان سٹھ بینیفٹ فراہم کرے گا۔ اگر وہ (لائف ایٹورڈ) انتقال کر جاتا ہے یا اگر وہ پالیسی ٹرم کے اختتام تک زندہ رہتا ہے تو گارنٹیڈ میچورٹی بینیفٹ فراہم کرے گا۔ ظہیر موت یا میچورٹی کی صورت میں جو بھی پہلے ہو، پالیسی کے تحت سم ایٹورڈ علاوہ ریورٹری بونس حاصل کرنے کا بھی حق دار ہوگا۔

جوہلی اٹان پلان

مالی استحکام یعنی سکون کی بنیاد ہے، جو آپ کو اور آپ کے پیاروں کو زندگی کی غیر یقینی صورت حال سے محفوظ رکھتا ہے۔ آج آپ خاندان کے مستقبل کو محفوظ بنا کر، ایک بڑھتی ہوئی غیر متوقع دنیا میں ان کی مسلسل کامیابی اور فلاح و بہبود کے لیے راہ ہموار کرتے ہیں۔

جوہلی لائف انشورنس، بینک الفلاح لمیٹڈ کے تعاون سے جوہلی اٹان پلان پیش کرتا ہے۔ ایک جامع حل جو نہ صرف تحفظ کی ضمانت فراہم کرنے کے لیے بلکہ پائیدار مالیاتی پیش رفت کے لیے بنایا گیا ہے۔ غیر متوقع واقعات کے خلاف آپ کے تحفظ کو تقویت فراہم کرتا ہے۔

جوہلی اٹان پلان کے ساتھ آپ یہ جان کر یقین دہانی کر سکتے ہیں کہ آپ کی مالی حفاظت قابل اعتماد ہاتھوں میں ہے جو زندگی کی آزمائشوں کے باوجود ترقی کی منازل طے کرنے کے لیے آپ کو با اختیار بناتی ہے۔

کلیدی فوائد:

- گارنٹیڈ میچورٹی بینیفٹ
- فکسڈ سرینڈر بینیفٹ
- ریورٹری بونس
- پالیسی لون آپشن
- آئیٹیک پریمیم لون
- آپشنل سپلینڈر بینیفٹس

پالیسی ہولڈر دستاویزات کی وصولی سے 14 دن کے اندر پالیسی منسوخ کر سکتا ہے۔

گارنٹیڈ بینیفٹ

• ڈیٹھ بینیفٹ:

اگر پالیسی کی مدت کے دوران بیمہ دار کا انتقال ہو جاتا ہے تو بینیفٹیریز کو سم ایٹورڈ جو پلان خریدتے وقت منتخب کیا گیا تھا، کے ہمراہ ریورٹری بونس بھی دیا جائے گا جس کا انحصار منتخب کی گئی مدت اور ان سالوں کی تعداد پر ہوگا جس مدت کے لیے پریمیم ادا کیا گیا ہے۔ اس لیے آپ اپنی بچت اور انشورنس کے مطابق سم ایٹورڈ کا انتخاب کر سکتے ہیں۔

• میچورٹی بینیفٹ:

پلان کی مدت کے اختتام پر، پالیسی ہولڈر کے زندہ رہنے کی صورت میں وہ پالیسی کے تحت جمع ہونے والے کسی بھی ریورٹری بونس کے ساتھ سم ایٹورڈ کا حق دار ہوگا۔

• سرینڈر بینیفٹ:

آپ کے پاس دو پالیسی سال مکمل ہونے کے بعد اور مکمل پالیسی سال کے پریمیم کی ادائیگی کے بعد کسی بھی وقت پاسی سرینڈر کرنے کا اختیار ہے۔ پاسی کی سرینڈر ویلیو کا تین سرینڈری ویلیو شیڈول کے مطابق کیا جائے گا۔

بونس:

جوہلی اٹان پلان آپ کو درج ذیل بونس کی ساخت پیش کرتا ہے۔

ریورٹری بونس

ریورٹری بونس کی ادائیگی پہلے سال سے شروع ہونے والے بیسک سم ایٹورڈ پر کی جاتی ہے بشرطیکہ پالیسی ہولڈر نے اس سال کا



بینک الفلاح
جوہلی اٹان
پلان

