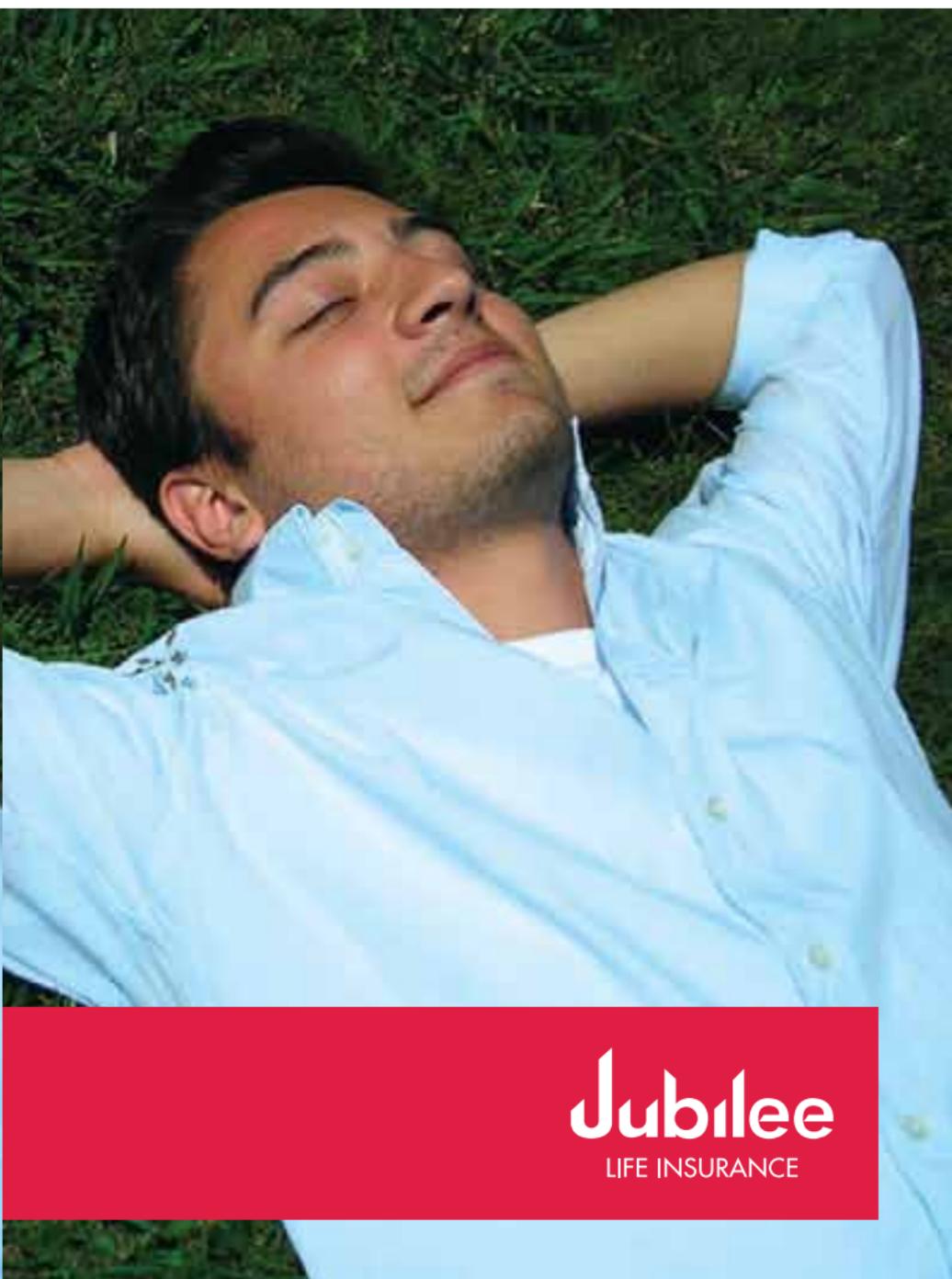


HBL



Retire to a carefree life

Amaan



Jubilee
LIFE INSURANCE

Planning for your retirement is an integral part of securing your long term financial future.

Jubilee Life offers Amaan through HBL. Amaan gives you control over the future with the flexibility of selecting the protection level and investment that best suits your needs and acts as a protective cover while you save for your retirement.

Product features

You can choose the minimum amount of premium or a higher amount depending on your financial capacity that you can 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 Amaan if you are 18 to 65 years old. The available term range is 10-57 years, which allows you to 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

Capital guarantee (in case of death only)

Amaan ensures that the benefit in case of death is at least equal to the Sum Assured¹ (which will be either 100,000 or 250,000 or 500,000 or 1,000,000) and premiums paid.

Protection in case of death

In the unfortunate case of death, Amaan offers various options to ensure that you receive your needed assurance. These include:

Saver option	Rs. 100,000 ¹ + {higher of return of premium or cash value} ²
Save and Protect	Rs. 250,000 ¹ + {higher of return of premium or cash value} ²
Save and Protect Plus	Rs. 500,000 ¹ + {higher of return of premium or cash value} ²
Protection plus	Rs. 1,000,000 ¹ + {higher of return of premium or cash value} ²

¹Sum assured

²Higher of cash value at any particular date and aggregate premiums paid. The aggregate premiums paid for the purpose of this benefit shall not include ad hoc premiums and shall be reduced by any partial surrender made, if any.

Maturity benefit

Upon survival, till the end of the chosen term, you will receive the Accumulated Cash Value of your fund as lump sum. If you are aged 55 years or above at maturity, you have the option to use the Accumulated Cash Value of your fund to get yourself enrolled for a monthly Pension for Life (determined at the time of plan maturity).

Automatic cover maintenance

In case you are unable to make any 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, Amaan allows you the opportunity to choose from additional riders:

Accidental death benefit

This rider provides an additional coverage up to two times the Sum Assured. 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. 12,000
Half-yearly	Rs. 6,000
Quarterly	Rs. 3,000
Monthly	Rs. 1,000

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 maximize 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 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 fund is to provide an opportunity to investors who want interest-free returns. The instruments in which the 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.

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

Does Amaan allow me to withdraw my investments?

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

Partial withdrawal

If you do not want to surrender the policy but need to withdraw your cash to meet 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. 15,000 (the minimum residual cash value may be revised 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

You can surrender your policy after two policy years if you have paid two years' premiums in full. You will be paid cash value of your fund(s) less surrender charges at the time of surrender. 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, 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
- 5% bid offer spread
- Applicable mortality charges
- Rider charges, if any
- 0.5% of the withdrawn amount in case of partial withdrawal from accumulated account value
- 0.5% of the total accumulated value in case of early plan surrender

*All charges are reviewable by the company.

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

- Depending on market risk and the performance of the funds, 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's insurance advisors at HBL branches or contact Jubilee Life Insurance Company Limited
Head Office: 74/1-A, Lalazar, M.T. Khan Road, Karachi, 74000, Pakistan

Tel: (021) 35205095

Fax: (021) 35610959, 34322022

Email: info@jubileelife.com, Website: www.jubileelife.com

UAN: 111 111 554 (111 111 JLI), SMS: *JLI* to 8282

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.