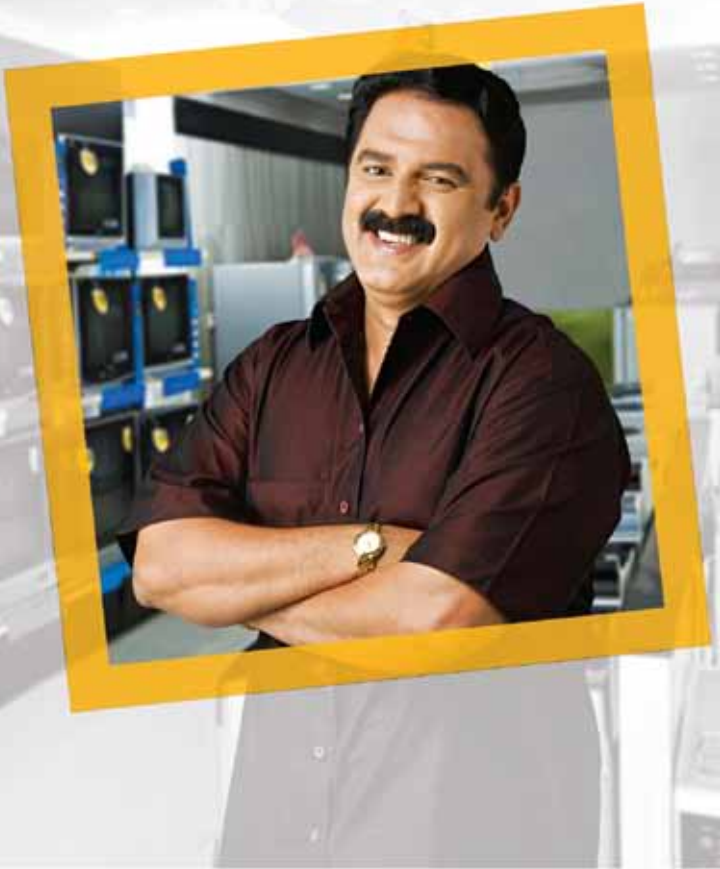


Take the risk out of your
business with...



Karobar Muhafiz

Business Protection Plan

Soneri Bancassurance
Your future in safe hands

Jubilee
LIFE INSURANCE



Soneri Bank

| 24/7 Call Centre: 0800-00500 | www.soneribank.com |

Karobar Muhafiz (Single / Joint Life):

Businesses in today's time are subject to rapid change. With continuous developments in technology, all businesses need to keep abreast with change and improve themselves to prosper and remain competitive in the market.

Keeping your business on the path to success could mean requiring an influx of money. Jubilee Life Insurance helps businessmen face these challenges with a plan that is carefully designed to meet their financial needs so that they can run their business with little disruption in difficult circumstances.

This plan has been specially designed to enable you to save regular amounts and safeguard you and your family against unforeseen circumstances, such as death of a key person running the business.

Who Should Buy?

SMEs, large enterprises and partnerships can avail this plan to ensure stability of their businesses. Professional practitioners like doctors, dentists, accountants, lawyers, architects, engineers, etc., can also use this plan to their advantage.

Ultimate Plan for your Business Needs

Business Succession Benefit:

You put your heart and soul in building up your business. To assure that your business is not left unguarded and is nurtured as you always envisioned, this plan provides you Business Succession Benefit, under which your successor will receive the Sum Assured or the accumulated Cash Value, whichever is higher, so that your business is taken care of even when you are not around.

You can determine the Sum Assured by multiplying your annualized basic premium amount by the cover multiple (offered from 5 to 25)* depending on your financial needs. For example, if your annual basic premium contribution is Rs. 100,000 and you have selected a cover multiple of 10, your total Sum Assured would be $100,000 \times 10 = 1,000,000$.

*The range of cover multiples available to the policy holder varies with the age at entry of the life assured and underwriting decision.

Note: For a better understanding of selecting the required coverage according to your business needs, you may contact our representative at your nearest Soneri Bank Branch.

Maturity Benefit:

At the maturity of the plan, the policy holder will receive the accumulated Cash Value of the Unit account(s) of your policy.

Joint Life Coverage:

Karobar Muhafiz lets you opt for Joint Life Coverage, which will not only provide

protection to you but also to your business partner/family member assured under the plan. The Business Succession Benefit will be paid on the first death between the two lives.

Plan Enhancements:

This plan is carefully crafted to provide you an ultimate solution to the current and future needs of your business, allowing you to operate your business smoothly.

Karobar Muhafiz (Single Life Version) can be enhanced by opting for any of the following benefits to protect you and your business from setbacks that may hinder its growth:

- **Advance Family Expense Benefit:** Your family inspires you to excel, driving you to work hard to keep them secure and happy. This benefit provides an additional regular income for a defined period to your family to help meet daily expenses in your absence.
- **Hospitalization Expenses:** Medical expenses can put you and your family under great financial pressure. A daily benefit is paid if the life assured is confined to a hospital to help you meet medical expenses. The benefit payable is doubled in case the hospitalization is due to any of the specified Critical Illnesses. In case of confinement to ICU, an additional 50% of the daily hospitalization benefit is paid.
- **Critical Illness Benefit:** This benefit helps you cope with expenses that might occur in case the life assured is diagnosed with any of the specified Critical Illnesses. This benefit advances the Sum Assured payable in case of death in order to help you with expenses that might occur during this tough time.
- **Accidental Death or Dismemberment:** Ever thought what will happen to your business if you die due to some fatal accident or get disabled to an extent that you are unable to take care of your business? This benefit can help provide an answer to your worries and provide an additional amount to assure you against such an unforeseen event.
- **Waiver of Premium:** If you are unable to devote your time and effort to your business because of sickness and disability for at least 6 months, Jubilee Life Insurance will pay your Karobar Muhafiz premiums from the next due date so that there is no lapse in your payments, and your Cash Value can progress as it would have otherwise.

Karobar Muhafiz (Joint Life version) can be enhanced with the following optional benefits:

- Accidental Death or Dismemberment, on one or both lives.
- Waiver of Premium.

Channelizing your Investments:

Karobar Muhafiz acts as your partner that facilitates you in saving your money with four diverse options. You can choose to invest your savings fully in any one fund that suits your investment needs or split your premium between the options available.

Available Fund Choices:

Managed Fund	The objective of the Fund is to provide balanced returns by investing in a diverse portfolio of Government and other fixed income securities, shares and cash deposits.
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 selected stocks, Sukuk bonds, short-term deposits of Islamic banks, Islamic mutual funds, fixed income funds of Islamic banks and other valid interest-free investments.
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.
Capital Growth Fund	The objective of the fund is to maximize returns to policyholder by investing in a portfolio of shares and fixed income securities.

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

Boosting your Investments:

You may wish to expand your business in the future and seek growth in terms of new products and markets. To make it happen, you would want to invest any extra funds that you have at any point in time. You can top up your Unit account (s) under this plan by making ad-hoc premium payments. These contributions would be invested in the Unit Account(s) at the then prevailing offer price(s).

Combating Inflation:

With inflation, the protection amount today may not offer you the same value after a few years. Karobar Muhafiz helps you combat the effects of inflation with regular increases in your Premium and Sum Assured, ensuring that your plan grows and helps you fight inflation. You have the right to continue with the suggested increases, or choose a lower increase, if you so desire.

Emergency Cash Reserve Benefit:

If at any time during the plan you feel the need to inject money in your business to strengthen its financial position or to meet your set targets, you do not necessarily have to search for external sources of funding.

You can switch between funds based on your investment strategy and performance of funds. You can make four free fund switches every policy year.

Karobar Muhafiz lets you make a partial withdrawal from your policy Unit account(s) after two policy years have lapsed and two years' full premium has been paid, provided that the residual Cash Value of your policy, after withdrawal, is greater than or equal to Rs. 30,000 (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.

Policy Cessation:

You may wish to use your investment to meet long-term goals and surrender your policy. Karobar Muhafiz lets you use your Cash Value for your business endeavors and discontinue/give up your policy after two years. If you continue to invest in Karobar Muhafiz over a prolonged period of time, you can benefit with higher Cash Values in later years. Surrendering in early policy years may lead to lower Cash Value.

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. 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 Insurance reserves the right to deduct the expenses incurred on medical examination.

Salient Features:

Mode of Payment:

Entry Age: 18 - 65 years

Minimum Premium: Rs. 30,000 annually

Minimum Term of Plan: 10 years

Maximum Term: 57 years subject to a maximum age of 75 years at maturity

Allocation of Units:

The proportion of the basic plan premium allocated to investment is as follows:

Policy Years	Allocation %
1	25%
2	80%
3	90%
4	100%
Ad-hoc	100%

Continuity Bonus:

If you continue your plan for more than 5 years, Karobar Muhafiz rewards you in the form of extra units being allocated to your Unit account with each premium payment

The extra Unit allocation is as follows:

Policy Years	Extra Units
5 & onwards	3%

This extra allocation is in addition to the basic allocation of units.

*Other Charges:

In addition to reduced allocation in initial years, following charges will apply on the plan:

Bid/Offer Spread:	5% of Basic and Ad-hoc Premium
Management Charge:	1.5% p.a. of Fund Value
Administration Fee:	Rs. 55 per month
Mortality Charge:	Applied on Sum at Risk on attained age basis
Rider Charge:	Optional Rider charges, if any
Switching/ Redirection Charge:	Four Switching/Redirections are free per year; if more than four switch/redirections are opted for per year then a fee of Rs. 500 is charged on each switching/redirection

*All charges are reviewable by the Company

Disclaimer:

- All benefits payable under the policy are subject to applicable laws (financial or otherwise), as they exist from time to time.
- The past performance of Jubilee Life funds 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 Jubilee Life nor Soneri Bank Limited will incur any liability for the same.
- A description of how the contract works is given in the Policy Document. This product brochure only gives a general outline of the product features and benefits and the figures used above are for illustration purposes only.
- A personalized illustration of benefits will be provided to you by a sales representative. Please refer to the notes in the illustration for detailed understanding of the various terms and conditions.
- This product is underwritten by Jubilee Life. It is not guaranteed or insured by Soneri Bank Limited or its affiliates and is not a Soneri Bank Limited's product.

- Soneri Bank Limited is acting as a distributor of Karobar Muhafiz on behalf of Jubilee Life 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 Company is the underwriter and provider of this insurance cover and shall be responsible for settlement of claims to the insured customer(s) or beneficiary(ies).

Contact Details:

For further details, you may contact

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