

Relish life's pleasures with...



Sunehra Saver

Family Income & Savings Plan

Soneri Bancassurance
Your future in safe hands

Jubilee
LIFE INSURANCE



Soneri Bank

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

Sunehra Saver:

Careful planning is always beneficial for a sound future. With wise decisions taken at the right time, you can reap the benefits later ensuring stability in your future endeavors. Sunehra Saver lets you save money in your different stages of career, which helps augment your funds later when your expenses exceed your income, letting you enjoy life with little worries.

Who should buy?

This plan can be availed for medium to long term investment by young executives, entrepreneurs, middle aged professionals, working ladies and housewives, to meet their future financial needs such as weddings, education, house purchase, starting a business or expansion of an existing enterprise.

Flexible Financial Solutions for all your needs

Life Insurance Benefit:

An early death can jeopardize the future of your family, putting it in serious financial crisis. Life Insurance Benefit will help boost your family's income so that your family expenses can be taken care of when you are no longer there.

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

Determining your Life Insurance Benefit:

For example, if your annual basic premium contribution is Rs. 100,000 and you have selected a cover multiple of 20, your total Sum Assured would be $100,000 \times 20 = 2,000,000$. In case of the death of the life assured, the policy holder will receive the Sum Assured or Cash Value (whichever is higher) of the policy. You can select your Sum Assured to be 5 to 25 times your basic plan annual premium depending on your financial needs.

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

Maturity Benefit:

At maturity of Sunehra Saver, you will receive the accumulated Cash Value of your Unit account(s) in lump sum which can be used to meet your family's expenses.

Value Added Benefits:

This plan is carefully crafted to provide you an ultimate solution to your current and future needs. Sunehra Saver can be enhanced by opting for

any of the following benefits to protect you and your family against unforeseen eventualities:

- **Critical Illness Benefit:** This benefit helps 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.
- **Advance Family Expense Benefit:** Your loved ones inspire 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.
- **Accidental Death or Dismemberment:** Accidental death or disability of the family's bread winner can drastically drop the household income and make it difficult for the family to make ends meet. Accidental Death & Dismemberment Benefit provides extra protection through an additional amount to help your family through such circumstances.

Channelizing your Investments:

Sunehra Saver 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.

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

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 for the policy holder 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:

To enhance your Cash Value at any given time in your policy, you can top up your Unit account(s) under this plan by making ad-hoc premium payments. These contributions will 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. Sunehra Saver 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.

Partial Withdrawal:

If at any time you need to withdraw your cash for meeting some emergency needs, but do not want to surrender the policy, Sunehra Saver lets you make a partial withdrawal from your policy Unit account(s) after two policy years have lapsed and two years' full premiums have been paid, provided that the residual Cash Value of your policy, after withdrawal, is greater than or equal to Rs. 18,000 (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. Sunehra Saver 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 Sunehra Saver over a prolonged period of time, you can benefit with higher Cash Values in later years. Surrender in early policy years may lead to lower Cash Value.

Free Look Period:

Jubilee Life 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 reserves the right to deduct the expenses incurred on medical examination.

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 & onwards	100%
Ad-hoc	100%

Continuity Bonus:

If you continue your plan for more than 4 years, Sunehra Saver 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%

Salient Features:

Mode of Payment: Annually, Semi Annually, Quarterly, Monthly

Entry Age: 18 - 65 years

Minimum Premium: Rs. 18,000 annually

Minimum Term of Plan: 10 years

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

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. 60 per month
- Mortality Charge: Applied on Sum At Risk on attained age basis
- Optional Rider Charges, if any
- Four Switching/Redirections are free per year; if more than four switches/redirections are opted per year then a fee of Rs. 500 is charged

Note: 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 Sunehra Saver 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 is the underwriter and provider of this insurance cover and shall be responsible for settlement of customer(s) and beneficiary(ies).

Contact Details:

For 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) 35205095

Fax: (021) 35610959, 34322022

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

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