

CARDIAC SAVINGS PLAN

Frequently Asked Questions

Q. What is Jubilee Life Cardiac Savings Plan?

A. It is a life insurance cum savings plan with Built-in Cardiac Financial Assistance Benefit to its customers. This plan aims to provide customers with freedom from financial worries in case of death and also provides them a medium to save. In addition, the plan provides coverage for treatment of various major and minor cardiac diseases.

Q. Who is the underwriter of Jubilee Life Cardiac Savings Plan?

A. Jubilee Life Insurance Company Limited which is the largest private life insurance company in Pakistan with an “Insurer Financial Strength” rating AA+ by Japan Credit Rating Agency, JCR-VIS Outlook: Stable.

Q. Why should I choose Jubilee Life Cardiac Savings Plan?

- A. Jubilee Life Cardiac Savings Plan provides the following benefits:
- Significant life insurance coverage along with investment returns on savings.
 - Built-in Cardiac Financial Assistance Benefit covering various Major and Minor Heart Procedures.

Q. What is the eligible age for Jubilee Life Cardiac Savings Plan?

A. Individuals between the ages of 18 to 65 years can avail this plan.

Q. What is the availability age and term of Cardiac Financial Assistance Benefit?

A. Minimum age to avail this Built-in Cardiac Financial Assistance amount is 18 years while the maximum age is 55 years. The Built-in Cardiac Financial Assistance Benefit will be terminated upon policy holder reaching the age of 60 years.

Q. What is the term of Jubilee Life Cardiac Savings Plan?

A. The term of the plan is minimum 10 years and maximum 57 years.

Q. What is the minimum basic plan premium and available modes?

A. The minimum premium and modes are as follows:

Mode	Minimum Premium
Annual	PKR 50,000 per annum
Half-Yearly	PKR 25,000 per half-year
Quarterly	PKR 12,500 per quarter
Monthly	PKR 10,000 per month

Q. Which heart procedures are covered under Jubilee Life Cardiac Savings Plan?

A. The following major and minor heart procedures are covered:

Major Heart Procedures:

- i. Coronary Artery bypass surgery
- ii. Surgical treatment of Abdominal Aortic Aneurysm
- iii. Mitral Valve replacement or repair
- iv. Aortic Valve replacement or repair
- v. Pulmonary Valve replacement or repair
- vi. Tricuspid Valve replacement or repair

Minor Heart Procedures:

- i. Balloon Angioplasty (Coronary Artery)
- ii. Atherectomy (Coronary Artery)
- iii. Stent Implantation (Coronary Artery)
- iv. Catheter Ablation for Cardiac Arrhythmia
- v. Automatic Implantable or Internal Cardioverter Defibrillator
- vi. Cardiac Pacemaker

Q. How much coverage amount does Built-in Cardiac Financial Assistance Benefit offer?

A. Jubilee Life Cardiac Savings Plan provides Heart coverage of PKR 1,000,000 per life assured through the Built-in Cardiac Financial Assistance Benefit. Following are the benefit details:

- If one major disease occurs, 100% of Built-in Cardiac Financial Assistance amount is paid.
- If one minor disease occurs, 50% of Built-in Cardiac Financial Assistance amount is paid.
- If two minor diseases occur, 100% of Built-in Cardiac Financial Assistance amount is paid.
- The maximum benefit payable under this rider is 100% of Cardiac Financial Assistance Benefit under any combination.
- The waiting period for availing the coverage under this benefit is 90 days after issuance of policy.

Q. What conditions are not covered under Built-in Cardiac Financial Assistance Benefit?

A. Cardiac Financial Assistance Benefit is not available to people suffering from conditions such as pre-existing. Please refer to policy document for more details.

Q. I have a heart condition. Will this be covered when I purchase Jubilee Life Cardiac Savings Plan?

A. No, pre-existing conditions are not covered under Jubilee Life Cardiac Savings Plan.

Q. Is there a waiting period for Built-in Cardiac Financial Assistance Benefit?

A. The waiting period for availing the coverage under this benefit is 90 days after issuance of policy.

Q. If my death occurs, what will my family receive?

A. Your family will be entitled to a life insurance coverage which is higher of Sum Assured or Cash Value of the policy.

Q. What is the life insurance Sum Assured available?

A. The life insurance Sum Assured available on the policy is equivalent to premium times cover multiple. You can select cover multiple of up to 254 subject to age at entry and underwriting outcomes.

Q. What do I get at maturity of the plan?

A. At maturity, the plan provides the accumulated cash value.

Q. When does the plan acquire cash value?

A. After the policy has been In-Force for two complete policy years, and two full policy years' premiums have been paid.

Q. Where can I find daily quotes of fund prices & history of fund performance?

A. You can visit Jubilee Life's website at www.jubileelife.com

Q. In which funds can customers invest their premium contribution?

A. Jubilee Life currently offers you a choice of following funds. You can either choose to allocate the entire premium into one of the funds or split your premium between multiple funds that are available.

- Managed Fund
- Yaqeen Growth Fund
- Meesaq Fund
- Capital Growth Fund

Jubilee Life allows you four free switches every policy year. Charges would be applicable from the fifth switch and will be deducted from the Cash Value prior to the switch.

Q. What is the unit allocation for Investment?

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

Policy Year	Allocation %
1	30%
2	80%
3	90%
4 & onwards	100%
Adhoc	100%

Continuity Bonus

The extra unit allocation, as a proportion of basic plan premium is as follows:

Policy Year	Allocation %
6 to 14	3%
15 & Onwards	5%

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

Q. What is Adhoc Premium Payment?

A. This benefit provides the flexibility to top up your savings by depositing surplus funds into your plan to enhance your cash value.

Q. What are the additional benefits under this plan?

A. You can opt for the following additional benefits:

- Accidental Death Benefit
- Accidental Death and Dismemberment Benefit
- Family Income Benefit
- Waiver of Premium

Q. What is Family Income Benefit?

A. This benefit provides regular income in order to meet routine expenses in case of death of the insured until the end of term of Family Income Benefit.

Q. What is Waiver of Premium?

A. This benefit waives the premium if the insured is disabled due to accident or sickness thus incapable of performing own or similar occupation.

Q. What is Accidental Death Benefit?

A. To provide you extra protection against accidental death, an additional amount will be paid under this benefit if death occurs due to an accident.

Q. What is Accidental Death and Dismemberment Benefit?

A. An additional amount will be paid under this benefit in case death and dismemberment occurs due to an accident.

Q. What are the other charges associated with the plan?

A. The following charges apply:

Investment Management Charge:	1.5% of the fund value
Bid/offer spread:	5% of Basic Premium
Administration Charge:	Rs. 65 per month
Mortality Charges:	As filed with SECP

**All charges are reviewable by the Company.*

Q. When can partial withdrawals be made?

A. After the policy has been In-Force for two complete policy years and two full policy years' premiums have been paid.

Q. What is partial withdrawal limit?

A. Minimum amount of Rs. 50,000 should be left in the fund and the rest can be withdrawn.

Q. Can policy be cancelled if not satisfied with terms and conditions?

A. Yes, the plan offers you free look period of 14 days, in which you can cancel your policy by contacting Jubilee Life.

Q. Will customer receive the full refund of the premium incase of cancellation of the policy within the free look period?

A. Yes, you will get the full refund of premium but the expenses incurred by the Jubilee Life in connection with the medical examination, if any, shall be deducted.

Q. How can I cancel the policy?

A. You may cancel the policy by submitting a written request of Policy Cancellation to Jubilee Life.

Q. Are there any exclusions attached to Jubilee Life Cardiac Savings Plan?

A. For exclusions, please refer to policy terms and conditions.

Q. What is an elective/emergency scenario under claim procedure?

A. For any of the particular scenarios, please refer to product brochure for details where entire claim procedure is mentioned step by step.

Q. Whom do I contact to know about benefits claim eligibility under Jubilee Life Cardiac Savings Plan?


A. For benefits claim eligibility information, you can contact Jubilee Life on 021-111-111-554 (JLI)

Q. Whom should I contact if I want to purchase Jubilee Life Cardiac Savings Plan?

A. You can visit the nearest Jubilee Life branch or contact Jubilee Life sales representatives. You can also visit Jubilee Life's website at www.jubileelife.com for more details about Jubilee Life Cardiac Savings Plan.

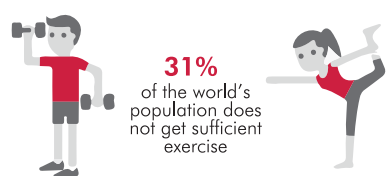
Health & Wellness

M
30
minutes of
daily exercise




W
18
minutes of
daily exercise


{ A vegetarian lifestyle has been promoted for a healthy lifestyle and weight loss }



31%
of the world's
population does
not get sufficient
exercise




17%
of children and
adolescents
are obese




2,100 calories
The recommended
caloric intake
for teens

An average person
will eat about
60,000
pounds of food



480,000
people die due to
Cigarette smoking
every year



A normal heart
beats about
1,000,000
times daily

“Fulfill your goals by keeping your

HEART
STRONGER”

WITH



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