

Rahat Savings and Protection Plan



Bank Alfalah
The Way Forward

Behind every success, there is a woman.

We stand with you, no matter what role you play. Be it entrepreneur, a mother or a daughter, we understand your needs. With that in mind we present Rahat Savings and Protection - designed exclusively for you with Jubilee Life Insurance. This is an insurance plan that is tailored to your needs. The plan allows you to invest for yourself or your loved ones and secure a bright future no matter what comes.

How can I avail Rahat Savings and Protection Plan?

There are 3 simple steps you need to follow:

Step 1	Decide the amount of contribution (Premium) you would make. You can pay premium Yearly, Half-Yearly, Quarterly or Monthly
Step 2	Choose the best coverage for your needs from the given options.
Step 3	Select any of the optional insurance benefits to enhance the plan.

Am I eligible for Rahat Savings and Protection Plan and what is the available term range?

If you are between the age of 18 years & 65 years, you are eligible to avail the Rahat Savings & Protection Plan. The available term range is 10 years to 57 years. (Subject to Maturity at 75 years of age)

This Plan can be availed by both working women and housewives*.

*Housewives will be covered as per the policies of the Insurance company.

What protection does Rahat Savings and Protection Plan offer?

Rahat Savings and Protection Plan is especially designed to help meet wedding, education and career milestones that you have set for yourself or for your loved ones while insuring your family against the untimely death of the life assured, during the term of the plan.

- Death Benefit**

Rahat Savings and Protection Plan is a flexible plan that gives you the ability to select the sum assured of your choice.

You can determine the sum assured by multiplying your annualised basic premium amount by the selected cover multiple (offered from 5 to 254) depending on your savings and insurance needs. 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 $100,000 \times 20 = \text{Rs. } 2,000,000$.

The maximum sum assured that can be selected under Rahat Savings and Protection Plan is up to the maximum cover multiple limit i.e. 254 (subject to limits defined by the Insurance Company).

If the life assured expires during the term of the plan, his/her beneficiaries will be entitled to the sum assured, or the cash value, whichever is higher.

• **Maturity Benefit**

At the end of the term of the plan, the policy holder will receive the cash value accumulated during the term of the plan.

Note: To help you make a selection according to your savings and insurance needs, you may contact our representatives at your nearest Bank Alfalah branch.

How much premium do I need to contribute to avail Rahat Savings and Protection Plan?

The premium can be paid yearly, half-yearly, quarterly or monthly. Following is a break down of the minimum premium contributions that can be made:

Frequency	Minimum Amount
Yearly	Rs. 36,000
Half Yearly	Rs. 18,000
Quarterly	Rs. 9,000
Monthly	Rs. 5,000

How will my premiums be allocated?

Your premiums made towards Rahat Savings and Protection Plan are allocated as follows:

Policy Year	1st	2nd	3rd	4th & onwards	Ad-Hoc
Percentage of premium allocated to unit account	40%	80%	100%	103%	100%

How will my premiums towards Rahat Savings and Protection Plan be managed by Jubilee Life?

Jubilee Life offers you the flexibility to direct your premiums in part or whole to any of the fund(s) shown below:

Manged Fund	A fund designed to maximise capital appreciation by investing in a balanced portfolio.
Meesaq Fund	A fund designed to provide interest-free returns.
Capital Growth Fund	A fund designed to maximise returns through a diverse portfolio of shares, term finance certificates and bank deposits.
Yaqeen Growth Fund	A fund designed to provide steady returns with minimum risk of capital erosion.

Your premiums will be invested in the fund(s) of your choice (Managed, Meesaq, Capital Growth or Yaqeen Growth Fund) which are managed by expert investment managers and backed by premium financial securities to ensure optimised returns with manageable risk exposure.

Your premiums will earn investment returns during the term of the plan. At the end of the chosen term, you will receive your accumulated cash value as a lump sum.

Can I cover myself against other risks and hazards?

Accidental Death	To provide you extra protection against accidental death, an additional amount equal to one time the sum assured will be paid under this benefit, if death occurs due to an accident.
*Accidental Death (for Husband)	To provide your husband protection against accidental death, an additional amount equal to one time the sum assured (of the Policy) will be paid under this benefit (maximum Rs. 500,000), in case of accidental death of the Policy holder's husband.
Critical Illness	This Benefit advances the death benefit payable on basic plan in case of diagnosis of one of eighteen specified Critical Illnesses.

*Accidental Death (for Husband) is only applicable upon availing the same by the Policy holder and will be covered upto the Sum Assured of the Policy or Rs. 500,000 (whichever is lower).

Does Rahat Savings and Protection Plan allow me to withdraw the accumulated value of my fund(s)?

Yes, under Rahat Savings and Protection Plan, you have the facility to withdraw the cash value of your fund(s) - (either fully or partially) provided you have paid premiums in full for two years at the end of which you have the following options:

- **Partial Withdrawal** - If you need to withdraw your cash value for meeting some emergency needs, but do not want to surrender the poilicy, you can withdraw any amount (subject to minimum withdrawal amount) after two policy years and after making two premiums payments - provided that the remaining

cash value of your policy after withdrawal is greater than or equal to Rs. 36,0000. The residual value floor may be reviewed by the company. The Sum Assured may be reduced by the amount of partial withdrawal.

- **Full Policy Surrender** - After the completion of two policy years, given that two years' full premiums have been paid, you can surrender your policy. At the time of surrender, you will be paid the accumulated cash value of your fund. However, surrender in early years may result in low cash values.

Are there other built-in features of Rahat Savings and Protection Plan?

- **Automatic Cover Maintenance** - After two years of paying the premium, in case you cannot meet your premium payments, 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 (Ad-Hoc Premium)** - Any given year you may want to make additional contributions in your plan. Rahat Savings and Protection Plan allows you to add these contributions on top of your existing premium contributions so that you can enhance your cash value.

What are the charges of Rahat Savings and Protection Plan?

In addition to reduced allocation in initial years, the following charges* are applicable on the plan:

- An investment management charge of 1.5% p.a of fund value
- An administration fee of Rs. 90 per month
- 5% bid-offer spread
- Applicable mortality charges
- Rider charges, based on the riders you have selected

*All charges are reviewable by the company.

Free Look Period

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

Where can I get information about Jubilee Life's fund unit prices?

Unit prices of Jubilee Life Insurance's fund(s) are published in all leading dailies and the Jubilee Life's website: www.jubileelife.com

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.
- 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 Bank Alfalah Limited will incur any liability for the same.
- A personalized 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 Documents for detailed understanding of the various terms and conditions.
- Supplementary Benefits may be available if the life covered 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 settlement of claims to the insured customer(s) or beneficiary(ies).
- The investment risk shall be borne by the Policy Holder and actual maturity or surrender values may be lower or higher than the projected figures.
- Please refer to company web site:
(<http://jubileelife.com/investor-relations/investors-outlook/>)
for target asset mix of the underlying fund.

Contact Details

In case of complaint or for further details, please contact:

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