

یہ ایک لائف انشورنس پروڈکٹ ہے جس کے دو اہلگ عناصر ہیں یعنی انشورنس پروڈیکشن اور انویسٹمنٹ۔ سرمایہ کاری کا جزو اینڈ سے منسلک فنڈ (فنڈز) کے تحت بنیادی اثاثوں کی کارکردگی سے منسلک ہے۔

ضروری نہیں ہے کہ جوہلی لائف فنڈز کی ماضی کی کارکردگی مستقبل کی کارکردگی کے لئے رہنما ہو۔ کوئی بھی پیش گوئی ضروری نہیں ہے کہ مستقبل میں یا فنڈز کی امکان کارکردگی کا اشدہ ہو اور نہ ہی یہ جوہلی لائف اور نہ ہی MCB کی کوئی

ذمہ داری ہے۔ انشورنس کمپنٹ کے ذریعہ آپ کو فولڈ کی ذائقہ السٹریٹن فراہم کیا جائے گا۔ برائے کرم مختلف شرائط و ضوابط کی تفصیلی تھیم کے لئے السٹریٹن میں نوٹس

ملاحظہ کریں۔ پرو کرم مختلف قواعد و ضوابط کی تفصیلی تھیم کے لئے پالیسی دستاویز سے ملاحظہ کریں۔ اگر بیہ شدہ کی عمر 55 سال یا اس سے کم ہو ، اجراء کے وقت سالگرہ کے قریب ترین ہو تو اضافی فولڈ دستیاب ہو سکتے ہیں ۔

MCB جوہلی لائف انشورنس کی جانب سے ڈسٹری بیوٹر کی حیثیت سے کام کر رہا ہے اور کسی بھی شخص بشمول انشورڈ صارف ، مینسٹریٹیا کسی تیسرے فریق کے لئے کسی بھی طرح سے ذمہ دار نہیں ظہم لیا جائے گا جو کہ ان تک محدود نہیں ہے۔ جوہلی لائف انشورنس اس انشورنس پالیسی کا بنیادی مالک اور فراہم کنندہ ہے اور

بیہ شدہ صارف یا مینسٹریٹز کے کلیم کی پالیسی خدمات انجام دینے ، پروسیسنگ اور تصفیے کے ذمہ دار ہوگا۔ سرمایہ کاری کا خطرہ پالیسی ہولڈر برداشت کرے گا اور اصل پیچگی یا سرنڈر ویلیو متوقع اندلووٹار سے کم یا زیادہ ہو سکتی ہیں۔ اگر کسی شخص نے ڈیفالٹ فنڈ کے علاوہ

کسی اور فنڈ میں سرمایہ کاری کرنے کا انتخاب کیا ہو تو ، کسی پالیسی ڈکلیئریشن پر دستخط کرنا ضروری ہے۔ برائے کرم بنیادی فنڈ کے ماریٹ ایسیٹ کس کے لئے ہماری ویب سائٹ

(https://www.jubileelife.com/funds-2/fund-manager-reports/) ملاحظہ کریں۔

جوہلی لائف سے رابطہ کرنے کے لئے:



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MCB Bank Limited
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first two policy years. No surrender charge will be deducted after the first two policy years. However, surrender in early policy years may result in lower cash value.

Free Look Period

Jubilee Life offers a free look period of 14 days during which you can review your policy terms and conditions, and cancel the policy if needed. Your premium will be refunded if the written request for cancellation is received within 14 days from the receipt of policy documents. Please note that Jubilee Life reserves the right to deduct the expenses incurred on medical examination (if any).

Pricing Methodology

Jubilee Life follows forward unit pricing methodology. It is worked out by dividing the total value of investments in the fund by the number of active units in the fund as of pricing date.

Charges

The following charges* are applicable on the plan:

Bid/Offer Spread	5% of Bid-Offer Spread
Management Charge	1.5 % p.a. of Fund Value
Administration Fee	PKR 245 per month
Mortality Charge	As per SECP filing
Fund Switching Charges	PKR 500 after first four free switches in a year
Full Surrender / Partial Withdrawal Charge	A 5% charge in the first and second policy year. No charges apply after the first two policy years
Premium Allocation Charge	Premium Allocation Charge:allocation charge for the year is calculated as hundred percent of the premium received less percentage of the allocated premium for the year.

*All charges are reviewable by the company.

Disclaimer

- This product is underwritten by Jubilee Life Insurance limited. It is not guaranteed or insured by MCB or its affiliates and is not a product of the Bank.
- This is a life insurance product which has two distinct elements i.e., Insurance Protection and Investment. The investment component is linked to the performance of underlying assets under unit linked fund(s).
- 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

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

Ad-Hoc Premiums

A policyholder can make additional investments any time during the policy term. These will be treated as Ad-hoc Premiums and would be invested in the fund(s) of your choice at the prevailing offer price(s).

Combating Inflation

In order to combat inflation, you have an option to select indexation in your policy. Selection of this option will increase your premium and sum assured automatically each year by a limit specified by the Company. You, of course, retain the right to cancel the indexation if you wish.

Automatic Cover Maintenance

In case you cannot meet your premium payments after the first policy year, 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.

Withdrawal of Investments

With Jubilee Prime Life Plan you have the facility to withdraw the cash value of your fund (investments), either partially or completely:

- Partial Withdrawal**
If you need to withdraw cash to meet emergency needs but do not want to surrender the policy, you can withdraw any amount subject to a minimum amount withdrawn, provided that the residual cash value of your policy after withdrawal is greater than or equal to PKR 250,000 (the residual cash value floor may be reviewed by the company). Despite partial withdrawals, you will continue to receive the life insurance cover although your sum assured will be reduced by the amount of partial withdrawals. Partial withdrawal is subject to partial withdrawal charge equal to 5% during the first two policy years.

These will be deducted from the cash value remaining in your unit account. No withdrawal charges are applicable on partial withdrawals after the first two policy years.

- Full Policy Surrender**
You have the option to surrender your plan any time. At the time of surrender, you will be paid in full the cash value of your fund (s) net of surrender charge. A surrender charge equal to 5% will be applied to the bid value of units at the time of surrender during the

Allocation

Your premiums made towards Jubilee Prime Life Plan will be allocated as shown in the table below:

Policy Year	Allocation %
Year 1	70%
Year 2	85%
Year 3 and 4	100%
Ad-Hoc Premium	100%

Bonus Allocation

You will enjoy bonus allocation in excess of 100%, in the 5th policy year as shown in the table below:

Policy Year	Allocation %
Year 5	10%

* Bonus allocations are subject to terms and conditions

Fund Management

Your allocated premiums will be invested in the funds of your choice. These funds are managed by expert investment managers and backed by premium securities.

Jubilee Life offers you a choice of the following two funds. You can choose to invest fully in any one fund that suits your investment needs or split your premium between the available options.

Jubilee Life Balanced Fund	A fund designed to generate competitive long-term returns with balanced allocation in Equity, Government securities and other wide range of allowable asset classes. It is classified as fund having medium risk profile.
Jubilee Life Government Securities Fund	A fund designed to provide sustainable returns over long term with exposure in Government securities, Government securities related instruments and bank deposits. It is classified as fund having low risk profile.

Your Premiums, by default, will be allocated to **Jubilee Life Government Securities Fund** of the Jubilee Life Insurance. It offers competitive returns with minimum risk, over medium to long-term, by investing in a diversified portfolio of different money market & government debt securities and does not have any investment in equity securities.

However, you have the option to invest in any fund of your choice other than the default investment fund by signing the declaration form.

Your invested premiums are managed by expert investment managers and backed by premium financial securities to ensure optimized 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.

Note: The past performance of these funds is not necessarily indicative of the future performance of any of these funds.

Eligibility

You are eligible to avail the Jubilee Prime Life Plan, if you are from 18 to 65 years of age.

Term

The available policy term range is 5 to 15 years, subject to a maximum age of 75 years at maturity. However, the premium payment term is 5 years.

Optional Riders

Jubilee Prime Life Plan also gives you the option to select any or all of the following additional benefits:

- Accidental Death Benefit (AD)**
An additional amount will be paid under this benefit in case death occurs due to an accident.
- Accidental Death or Dismemberment Benefit (ADD)**
An additional amount will be paid under this benefit in case death or dismemberment occurs due to an accident.
- Family Income Benefit (FIB)**
To meet the recurring expense, an additional regular income will be paid for a specified period to your family in addition to other benefits, in case of death.

- Waiver of Premium (WOP)**
Your premium from the next premium due date will be paid by Jubilee Life, should you suffer an illness or disability, and are not able to follow your own occupation or any other occupation suited to you by your knowledge, training or education for at least six months.

- Hospitalization Cash Rider (HCR)**
A daily benefit is paid if you are confined to a hospital. The benefit payable is doubled in case of hospitalization due to any of the specified critical illness. In case of confinement to ICU, additional 50% benefits will be payable. Spouse and children can also be covered under this benefit.

Premium

You can pay the premium yearly, half-yearly, quarterly or monthly. A breakdown of the minimum premium payment is given below:

Frequency	Minimum Amount
Yearly	PKR 250,000
Half Yearly	PKR 125,000
Quarterly	PKR 62,500
Monthly	PKR 20,834

To live a carefree life one must ensure that they have the necessary means to protect themselves from any unforeseen events that could prevent them from leading the life according to their own wished. Jubilee Life Insurance Company Limited brings brings to you a unit linked endowment plan '**Jubilee Prime Life Plan**', exclusively designed for individuals who want to get optimized returns from their investment along with a life protection cover.

Key Features

- Select your protection according to your needs
- Flexibility of making premium payments yearly, half-yearly, quarterly & monthly.
- Enhance your coverage by selecting all or any of the optional riders
- Insurance coverage of up to 15 years with a premium payment term of only 5 years
- Freedom of withdrawing your investments either partially or completely to meet any emergency need
- Policyholder can cancel the policy within 14 days from the receipt of policy documents.**

Product Benefits

Death Benefit

In case of unfortunate death, your nominated beneficiaries will receive the sum assured or the accumulated cash value of your funds (whichever is higher).

Sum assured is the guaranteed minimum amount payable on death. Sum assured is determined by multiplying the annual basic premium with a Cover Multiple. The range of Cover Multiples offered under this plan is 5 - 25, hence your Sum Assured could be 5 to 25 times of annualized basic premium.

For example, if your annual basic premium is PKR 250,000 and you have selected a cover multiple of 5, your total sum assured would be

250,000 x 5 = *PKR 1,250,000

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

Maturity Benefit

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