

Will my funds be professionally managed?

Yes, your premiums will be allocated into funds, which are managed by expert investment managers to ensure optimized returns.

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

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

Does this plan help in combating inflation?

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

Does Asaan Zindagi Plan allow me to withdraw my investments?

Yes, under Asaan Zindagi Plan you have the facility to withdraw the cash value of your fund (investments) either fully or partially, provided you have paid premiums in full for two years, at the end of which you can opt for any of the following options:

Partial Withdrawal

If you need to withdraw cash value to meet emergency needs but do not want to surrender the policy, you can withdraw any amount (subject to minimum withdrawal amount prescribed by Jubilee Life Insurance) provided that the residual cash value in your unit account is not less than minimum amount specified by the Company. Despite partial withdrawals, you will continue to receive the insurance coverage although your sum assured will be reduced by the amount of partial withdrawals. Option for partial withdrawal is available after completion of two policy years and after payment of two annual policy year's premiums.

Full Policy Surrender

You have the option to surrender your policy any time after completion of two policy years and after payment of two annual policy year's premiums. At the time of surrender, you will be paid in full, the cash value of your fund. 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 a written request for cancellation is received within 14 days of the Issue Date of the policy. Please note that Jubilee Life reserves the right to deduct the expenses incurred on medical examination.

Charges

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

- Investment management charge of 1.5% p.a. of Fund Value deducted on the date of Valuation of the fund
- Admin fee of Rs. 90 per month
- 5% bid-offer spread
- Applicable mortality charges
- Rider charges, based on the riders opted for
- Switching of fund, Rs. 500 if more than four switches are opted for per year

*All charges are reviewable by the Company.

What are the risks associated with investment in the unit of Asaan Zindagi?

- Depending upon market hazard and performance of the fund, the value of the unit may fall, rise or stay unaltered
- The past performance of funds is not really demonstrative of future performance of any of these funds

Disclaimer

- This product is underwritten by Jubilee Life. It is not guaranteed or insured by Allied Bank Limited or its affiliates and is not a product of Allied Bank Limited
- Allied Bank is acting as a distributor on behalf of Jubilee Life Insurance and is not and shall not be considered responsible in any manner whatsoever to any person, including but not limited to the insured customer(s), beneficiary(ies) or any third party
- The past performance of Jubilee Life's funds is not necessarily a guide to future performance. Any forecast made is not indicative of future or likely performance of the funds and neither Jubilee Life nor Allied Bank Limited will incur any liability for the same
- 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
- Please refer to the Policy Document 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
- 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 policyholder and actual maturity or surrender values may be lower or higher than the projected figures
- Please refer to Company website (<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:
Jubilee Life Insurance Company Limited
Head Office: 74/1-A, Lalazar, M.T. Khan Road,
Karachi-74000, Pakistan
Tel: (021) 35205094-95 Fax: (021) 35610959
Email: info@jubileelife.com, complaints@jubileelife.com
UAN: (021) 111-111-554 SMS: "JUBILEELIFE" to 8398
Website: www.jubileelife.com
UAN: (021) 111-225-225
www.abl.com

Are you prepared for a superb retired life?



Asaan Zindagi



Retirement Plans provide you with financial security so that when your income starts to ebb, you can still live with pride and dignity, without compromising on your living standards. Due to the high cost of living and rising inflation, Retirement Planning has become all the more important.

They provide ample regular income in retirement with the help of money saved during your work life. Your family can maintain its lifestyle without your regular pay cheques, despite constantly rising living costs. An efficient Retirement Plan can also help you meet unexpected expenses without a worry.

Jubilee Life Insurance Company Limited and Allied Bank Limited present Asaan Zindagi to put you in control of your future as time goes on with the flexibility of picking the right protection level and investment option that fits your future needs and helps you live a life of comfort even after your retirement.

Asaan Zindagi is a Retirement Plan that permits you to save methodically today to produce the money you need to make your brilliant years ahead sparkle. Getting ready for your retirement is basically a piece of securing your long run in the financial future.

Product Features

Asaan Zindagi is a Unit Linked Plan that offers market linked returns with minimal charges and helps you achieve your retirement goals by planning well in advance. Investments with regular premiums along with lump sum payment make your money grow well during your work life.

On retirement, a part or the whole of this saving can be used to create regular retirement income.

In addition, you are also covered in case of death and your family will receive the amount selected by you so that your dreams for your family are still fulfilled and they may continue to live a comfortable life.

Eligibility

You are eligible for Asaan Zindagi if you are 18-65 years of age. The available term range is 10-57 years, subject to a maximum age of 75 years at maturity.

Note: You can contact Jubilee Life's delegates at designated Allied Bank branches who can help you build up the most appropriate plan considering your needs. Branch details are accessible on www.abl.com

Product Benefits

Death Benefit

Asaan Zindagi offers you the ability to select protection needs. Sum assured can be between 5 to 254 times your Annual Basic Premium, depending upon underwriting outcomes. If the life assured expires during the term of the plan, the nominee will get the selected sum assured or accumulated cash value (whichever is higher).

You can determine the sum assured by multiplying your annualized 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 10, your total sum assured would be $100,000 \times 10 = \text{Rs. } 1,000,000$ (with applicable Terms and Conditions).

Maturity Benefit

Upon survival till the end of the selected term, you will get the Accumulated Cash Value of your fund as lump sum. If you're attained age at maturity is 55 years or above, you will also have an option to utilize the Accumulated Cash Value, to buy a pension, especially tailored for individuals who prefer a steady income instead of a lump sum amount, at the time of retirement.

Other built-in Features

Automatic Cover Maintenance

After you have paid premiums for two entire years, in case you can't meet your premium payments, you will in any case be eligible for the life insurance cover, as long as your plan's Cash Value is adequate to pay for charges deducted against your plan.

Top-up Premium (Ad hoc Premium)

Any given year you might wish to invest additional amount in your plan, Asaan Zindagi Plan permits you to add them on top of your current premium amount so that you can boost your cash value.

Optional Benefits

Asaan Zindagi is an exclusive and flexible plan that allows you the opportunity to choose from the following supplementary optional riders:

Accidental Death Benefit

This rider is designed to ensure additional protection against accidental death where an extra sum will be paid under this benefit, if death happens because of an accident.

Accidental Death and Dismemberment

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

Permanent Total Disability

This benefit pays the basic plan sum assured in case of permanent and total disability occurs due to bodily injury (accident) or disease which prevents the person permanently and totally from being employed for remuneration or profit in his/her occupation or any other occupation for which he/she is reasonably suited by knowledge, training and experience.

Critical Illness

Advances the benefit payable on death, on the off chance that the policy holder is diagnosed as having one of the eighteen predetermined Critical Illnesses.

Waiver of Premium

Jubilee Life will pay future premiums to keep the policy in force, in case of disabilities which may occur due to any reason and the policyholder is unable to follow his/her current occupation/any other occupation (that can be pursued with knowledge, training or education) which should be persisted for at least 6 months.

Family Income Benefit

Your family inspires you to excel, driving you to work hard to keep them secure and happy. In case of death of policy holder, this rider pays a regular income for a definite period of time to your family to help meet daily expenses in your absence.

Hospitalization Cash Rider

Medical expenses can put you and your family under great financial pressure. Daily cash benefit is paid if the policyholder is restricted to a hospital. Hospitalization Cash Benefit will be given to help meet medical expenses. The benefit payable is multiplied on the off chance that the hospitalization is because of any of the predefined Critical Illnesses. In case of ICU, an extra half (50%) of every day hospitalization benefit will be paid.

Premium Payments

A breakdown of minimum premium that you need to contribute in order to avail Asaan Zindagi Plan is mentioned below:

Frequency	Minimum Amount
Yearly	Rs. 30,000
Half-Yearly	Rs. 15,000
Quarterly	Rs. 7,500
Monthly	Rs. 2,500

Premium Allocations

Your contribution made towards Asaan Zindagi is allocated to unit account as per the following table:

1st Year	2nd Year	3rd Year	4th Year	5th Year & Onwards	Ad hoc
30%	85%	90%	100%	103%	100%

Funds

Your allocated premiums will be allocated in the fund(s) of your choice to suit your investment needs. These funds are overseen by expert investment managers and backed by premium securities. You can choose from the following options:

Managed Fund

The objective of Managed Fund is to provide balanced returns by investing in a diverse portfolio of Government and other fixed income securities, shares and cash deposits.

Yaqeen Growth Fund

Yaqeen Growth Fund is designed to provide steady returns with minimum risk of capital erosion. The Fund is designed for clients who incline towards reasonable returns from a portfolio of exceedingly liquid investments with negligible exposure to market changes.

Meesaq Fund

Meesaq Fund provides interest-free returns. The instruments in which the fund invests are selective stock, sukuk bonds, short-term deposits of Islamic Banks, Islamic Mutual Funds and fixed income funds of Islamic Banks and other valid interest-free investments.

Capital Growth Fund

Capital Growth Fund focuses on growth of capital through investing for high returns through a diverse portfolio of shares, term finance certificates and bank deposits.