

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 me in combating with 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. However, you retain the right to cancel the indexation if you wish.

Does Virasat allow me to withdraw my investments?

Yes, under Virasat 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 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 the 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 Virasat Plan

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

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Children's future is no child's play!



Virasat Plan

Jubilee
LIFE INSURANCE

AlliedBank

As guardians, we realize that getting ready for our kids' future is the most essential thing we can accomplish for them. You've most likely made provisions for their education and marriage, however, would you say with certainty that those plans are enough for their one-of-a-kind need? Are you certain that these plans will stay in place regardless of the possibility that a crisis may occur or if God forbid, something were to happen to you?

Jubilee Life Insurance Company Limited and Allied Bank Limited present Virasat Plan. A specialty of education and savings plan designed to safeguard your children's future, be it education or marriage. Virasat Plan also provides dual benefit of life insurance protection to ensure that God forbid something happens to you, your dreams for your children still get fulfilled.

Product Features

Virasat Plan is a Unit Linked Plan that offers you market linked returns with minimal charges and helps you achieve your goals by planning well in advance. Investments with regular premiums along with lump sum payment make your money grow while the Child Education Rider ensures that God forbid something happens to you, a regular stream of income takes care of your family and your child's education till maturity of the plan.

Eligibility

You are eligible for Virasat Plan 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 will help you build up the most appropriate plan considering your needs. Branch details are accessible on www.abl.com

Product Benefits

Nominated Child Benefit (Child Education Benefit)

As part of our promise, we build a strong financial foundation for your child's future education with an additional Education Benefit Amount payable to the nominee until the expiry of the defined period, in case the policyholder expires.

Death Benefit

If the life assured expires during the policy term, the nominee will get the benefit as "cash value or sum assured 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 x 10 = Rs. 1,000,000 (with applicable Terms and Conditions).

Maturity Benefit

At end of the term of the plan, the policyholder 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 Allied Bank branch.

Other built-in Features

Automatic Cover Maintenance

After you have paid premiums for two whole years, in the event that you can't meet your premium payments, you will regardless be qualified for the life protection cover, as long as the plan's Cash Value is enough to pay for charges made against your plan.

Top-up Premium (Ad hoc Premium)

Through Virasat Plan you can boost the amount of cash value by investing additional amounts in the unit account of the policy, which is invested 100% in unit account.

Optional Benefits

Virasat Plan offers six different exclusive optional riders for policyholder's convenience and is given per need.

Accidental Death Benefit

The 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 due to bodily injury (accident) or disease which prevents the person permanently and totally from being employed for his/her occupation or any other occupation for which he/she is reasonably suited by knowledge, training and experience.

Critical Illness

If you are diagnosed with any of the specified eighteen Critical Illnesses, your insurance death benefit will be given in advance.

Waiver of Premium

Virasat Plan provides flexibility where premium is waived in case you suffer from an illness or disability and are unable to work for at least six months in your own occupation or any other occupation suited by knowledge, training or education. The premium from the next premium due date will be waived.

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 you 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 Virasat 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 Virasat Plan 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.

Will the funds be professionally managed?

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