

A man and a young girl are riding a carousel horse together. The man is leaning over the girl, holding the handle of the horse. Both are smiling broadly and looking towards the camera. The background shows the structure of the carousel and other horses.

Jubilee
LIFE INSURANCE

SECURE LIFE PLAN
SAVINGS & PROTECTIN PLAN

Your family is important to you; they are your joy, your pride and your world. This unconditional connection and bond of loved ones gives meaning to your life and you strive to give them the best in life. Securing their future means you have to be there for them at the best and worst of times, through thick and thin and through sickness and health. To protect them you require an investment and protection package that is specially designed to help you plan wisely for a financially secure and comfortable tomorrow.

Jubilee Life's Secure Life Plan gives your family total financial security while allowing you to customize the plan according to your needs. It provides you a solution that would allow your loved ones to financially manage situations which may go beyond control and a way to provide for your family's future goals, expenses and protect them from harsh uncertainties of life.

Jubilee Life offers you Secure Life Plan. Together with life insurance protection, this savings plan will help you save on regular basis so that you may have financial security and achieve your ambitions in life.

What is Secure Life Plan ?

Secure Life Plan is a unit linked whole life plan especially designed to accumulate funds on a regular basis while enjoying life insurance protection. The fund accumulated through the plan may be used for education and marriage of children, purchase of a house, expanding business, retirement income or any other purpose.

Why Secure Life Plan ?

- ✓ Plan your financial commitments the way you want
- ✓ Choose the investment fund according to your investment philosophy
- ✓ Grow your investments with superb investment strategies
- ✓ Top up your investments with extra funds that you may have
- ✓ Enjoy Guaranteed Minimum Death Benefit protection
- ✓ Customize your protections with Add On Benefits
- ✓ Combat inflation
- ✓ Get rewarded for continuing the plan

Protection

Secure Life Plan assures that your family has a guaranteed minimum level of life insurance protection while you save for your ambitions.

In case of your unfortunate death, your loved ones will receive the Sum Assured or Cash Value, whichever is higher.

Add On Benefits

Secure Life Plan also gives you the option of tailoring your plan to meet your specific insurance needs by adding any or all of the following Add On Benefits:

- **Jubilee MediPal**

This optional rider by Jubilee Life provides coverage up to the annual limit of PKR 250,000 for in-patient expenses in case of illness or hospitalization and provides immediate support (hospitalization in private room) to the life assured and his/her spouse. The policyholder has the advantage of obtaining quality medical care services at any of the Approved Hospitals without having to pay anything. For further details, please refer to the separate leaflet of Jubilee MediPal.

- **Waiver of Premium**

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 by your knowledge, training or education for at least six months.

- **Accidental Death and Disability Benefit**

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

- **Family Income Benefit**

An additional stream of regular income will be paid in addition to other benefits, in case of death. Your family may use this income for maintaining a decent standard of living.

- **Accidental Death Benefit**

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

- **Permanent Total Disability Benefit**

Advances the benefit payable on death in case you suffer with permanent total disability.

- **Hospital Cash Benefit**

A daily benefit (up to Rs. 3,000) 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 Illnesses. In case of confinement to ICU, additional 50% benefits will be payable. Spouse and children can also be covered under this benefit.

- **Critical Illness Benefit**

Advances the benefit payable on death in case you are diagnosed as having one of the 18 specified Critical Illnesses.

Funds Management

The premiums paid are invested in fund(s) of your choice & units are allocated depending on the price of units for the fund(s). The value of your policy is the total value of units that you hold in the fund(s).

The funds are managed by expert investment managers with a view to optimize medium to long term returns balanced with risk.

Investment Options

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

Managed Fund	A balanced income Fund
Meesaq Fund	An interest free Fund
Yaqeen Growth Fund	A fund designed to provide steady returns with minimum risk of capital erosion
Capital Growth Fund	The objective of the fund is to maximize returns to policy holders by investing in a diverse portfolio of asset-backed investments such as shares, term finance certificates and bank deposits.

Flexibility to Manage your Investments

We offer you the flexibility to manage your investments. You can either allocate the entire premium into one of the funds or split your premium between multiple funds that are available. Subsequently, depending on the performance of funds, you can switch between funds. We allow you four free switches every policy year. Charges would be applicable from the fifth switch and will be deducted from the Cash Value / Unit Account prior to the switch.

Investment Top Ups

You may have extra funds available with you at any stage. You can top up your regular investments under this plan by making ad hoc premium payments. These contributions would be invested in the Unit Account at the then prevailing offer price.

Combating Inflation

Your Sum Assured and premium increases automatically every year up to the limit specified by the company without any medical investigations. You, of course, retain the right to decline this increase and continue your plan on the same terms and conditions as before or choose a lower increase according to your needs.

Continuity Bonus

For continuing your plan (without any breaks) for a period of more than five years, you will be entitled to Continuity Bonus. This will be in the form of extra units being allocated to your unit account each year. With these extra units, your investment fund will grow at a pace faster than what you are paying at.

Withdrawal Options

Under Secure Life Plan, you have the ability to withdraw your funds (either fully or partially) after the completion of two policy years, provided you have paid premiums for two years.

- **Partial Withdrawal** - If you need to withdraw cash for meeting some emergency needs, but do not want to surrender the policy, you can withdraw any amount provided that the residual cash value of your policy after withdrawal is greater than or equal to Rs. 20,000 (the residual cash value floor may be reviewed by the company).
- **Full Policy Surrender** - After the completion of two policy years (given that two years' complete premiums have been paid), you can surrender your policy. 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 values.

OTHER INFORMATION

Who can buy this product ?

Individuals between the ages of 18 to 65 years are eligible.

Premium & Payments

The minimum basic plan premium is Rs. 30,000 per annum. Premiums can be paid by Crossed Cheques, Demand Drafts or Pay Orders. All major credit cards are also accepted.

Cash Value

Cash Value is the value of the unit account determined by

multiplying the number of units in the Unit Account by the applicable bid price.

Sum Assured

Sum Assured is the guaranteed minimum amount payable on death.

Allocation of Units

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

Policy Years	Allocation %
1	20%
2	80%
3	90%
4 & onwards	100%

Continuity Bonus

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

Policy Years	Extra Allocation%
6 and onwards	3%

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

Other Charges*

In addition to reduced allocation in initial years, following charges would apply on the plan:

Bid / Offer spread	5% of Basic Premium
Management Charge	1.5% p.a. of Fund Value
Administration Fee	Rs. 90 per month (subject to revision by the Company)
Mortality Charge	Applied on Sum At Risk on attained age basis
Policy Fee	Varies with the premium payment frequency

*All charges are reviewable by the Company

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. Your premium will be refunded on receipt of written request within 14 days from the date of receipt of policy document. Jubilee Life reserves the right to deduct the expenses incurred on medical examination.

Disclaimer

- The past performance of the funds offered by the Jubilee Life is not necessarily a guide to future performance. Any forecast made is not necessarily indicative of future or likely performance of the funds and Jubilee Life will not 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.
- 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.
- Supplementary Benefits may be available if the life covered is aged 55 years or less, nearest birthday at the time of issuance.
- Please refer to company web site for target asset mix of the underlying fund:

(<http://jubileelife.com/investor-relations/investors-outlook/>)

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