

HABIBMETRO

ASSURED MARRIAGE
PLAN

STAY AHEAD



Jubilee
LIFE INSURANCE

Financial planning is required to ensure that your children's marriage and other needs are taken care of in your lifetime or even after that. Organizing a marriage requires large amounts of money. To meet those expenses, you need to save by investing into a flexible savings vehicle.

Habib Metropolitan Bank in collaboration with Jubilee Life Insurance presents Assured Marriage Plan – a life insurance plan which gives you dual advantage of protecting your children's future and creating enough savings for them over the desired period of time to meet the anticipated future marriage expense.

Features

- Choose your own life insurance amount, which will be paid to your family or loved ones in case of your death.
- Choose your desired term of the plan to achieve significant savings at maturity.
- Your savings are invested in funds of your choice.
- Option to invest your extra savings and top up your investments at any time during the term of your policy.
- Choice of various optional benefit riders to enhance your coverage.

Protection

In the unfortunate case of your death, your nominated beneficiaries will receive the death benefit as much as 25* times of your annual premium or the cash value of your policy, whichever is higher.

The cover multiple range, starting with the minimum of 5* that is available to the policyholder, varies with the age at entry of life assured.

* Depending on underwriting outcomes.

Optional Benefits

Being a flexible plan, it gives you the opportunity to select additional optional benefit riders:

Family Income Benefit

To meet recurring expenses, an additional regular income will be paid for a defined period to your family in addition to other benefits, in case of your death.

Accidental Death

To provide you extra protection against accidental death, an additional amount will be paid under this benefit if death occurs due to an accident.

Accidental Death and Dismemberment

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

Permanent Total Disability

The benefit payable on death is given in advance in case of permanent total disability.

Critical Illness

The benefit payable on death is given in advance in case you are diagnosed as having one of the specified critical illnesses.

Hospitalization Cash Rider

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 illnesses. In case of confinement to ICU, additional benefits will be payable. Spouse and children can also be covered under this benefit.

Waiver of Premium

In case you are unable to follow your current occupation / any other occupation (that can be pursued with suitable knowledge, training or education) for at least 6 months because of your illness or disability, Jubilee Life will pay your future premiums from the next due date.

Funds Management

Jubilee Life offers you a choice of following funds. You can either choose to allocate the entire premium into one of the funds or split your premium between multiple funds that are available.

1. Managed Fund

The objective of the fund is to maximize capital appreciation by investing in a balanced portfolio of a wide range of shares, government and other fixed income securities and cash deposits.

2. Yaqeen Growth Fund

The objective of the fund is to provide an opportunity to investors who prefer low risk with reasonable returns from a portfolio of highly liquid investments with minimal exposure to market fluctuations.

3. Meesaq Fund

The objective of the fund is to provide an opportunity to investors who want interest free returns. The instruments in which Meesaq Fund invests are selective stocks, sukuk bonds, short-term deposits of Islamic banks, Islamic mutual funds and fixed income funds of Islamic banks and other valid interest-free investments.

4. Capital Growth Fund

The objective of the fund is to maximize returns to policyholders by investing in a diverse portfolio of asset-backed investments such as shares, term finance certificates and bank deposits.

Jubilee Life allows 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.

Maturity of the Plan

At maturity of the plan, you will be entitled to the cash value of your policy.

Ad hoc Premium Payments

Assured Marriage Plan allows you to invest extra funds available with you at any time during the term of the policy and top up your regular investments.

Access to Savings

You can withdraw your funds (either fully or partially) after 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, subject to minimum of Rs. 15,000, provided that the remaining cash value (as may be reviewed by Jubilee Life) of your policy after withdrawal is greater than or equal to Rs. 24,000.
- **Full Policy Surrender:** :At 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

Unit Allocation

Your premium will be allocated towards investment as follows:

Policy Years	Allocation (as % of basic annual premium)
1	35%
2	85%
3	90%
4	100%
5 and onwards	103%
Ad hoc	100%

Eligibility and Term

The plan is available to all customers of Habib Metropolitan Bank from 18 to 55 years of age. The minimum term of the plan is 10 years whereas the maximum term is 25 years, subject to the maximum age at maturity of 70 years.

Premium Contribution

The minimum basic plan premium is Rs. 24,000 per annum. You can pay your premium annually, semi-annually, quarterly or monthly.

Free Look Period

Jubilee Life offers a free look period of 14 days during which you can review your policy's terms and conditions and cancel the policy, if you choose to. 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(s) of the customer in connection with the issuance of this policy.

Charges

Following charges* would apply on the plan:

Bid/Offer spread	5% of Basic Premium
Investment Management Charge	1.5% p.a of Fund Value
Administration Fee	Rs.110 per month
Mortality Charge	Applied on Sum At Risk on attained age basis

*All charges are reviewable by Jubilee Life and are subject to change.

Disclaimers:

- This product is underwritten by Jubilee Life. It is not guaranteed or insured by Habib Metropolitan Bank Limited or its affiliates and is not a Habib Metropolitan Bank Limited product.
- The premiums in the plan are invested in Funds managed by Jubilee Life.
- The past performance of by 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 Habib Metropolitan Bank Limited will incur any liability for the same.
- Our sales representative will provide a personalized illustration of benefits to you. 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.
- Habib Metropolitan Bank 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

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