

ذاتی اسٹریٹج ہمارے سٹیز کی نمائندگی کے جانب سے فراہم کی جائے گی۔ براہ کرم دیگر شرائط و ضوابط کی تفصیلات جاننے کے لیے اسٹریٹج میں دینے گئے نوٹس کا مطالعہ کریں۔

براہ کرم دیگر شرائط و ضوابط کے تفصیلی جائزے کے لئے پالیسی دستاویزات کا مطالعہ کریں۔

پالیسی حاصل کرتے وقت بیمہ داری عمر 55 سال ہو یا اس سے کم ہو تو اسے ہی فوائد دینے جاسکتے ہیں۔

حیب میٹروپولیٹن بینک، جوہلی لائف کے لئے تنظیم کار کی حیثیت سے کام کر رہا ہے اور کسی طور پر بھی کسی شخص، تیرہ شدہ فرد وارنٹ کو جوائدہ نہیں ہے۔

جوہلی لائف انشورنس اس بیمہ پالیسی کا انڈر رائٹر اور فراہم کنندہ ہے اور پالیسی کی خدمت، لائسنس پروویسنگ اور انشورڈ کسٹمرز اور سٹینڈیشرز کے کلیم کے تفسیر کا ذمہ دار ہے۔

سرمایہ کاری کا خطرہ پالیسی ہولڈر برداشت کرے گا اور اصل سرمایہ ویلیو اور نیچورٹی ویلیو پر ڈیپنڈ ویلیو سے کم یا زیادہ ہوسکتی ہے۔ پالیسی ہولڈر پہلے سے طے شدہ فنڈز میں سرمایہ کاری کرنے کا انتخاب کرتا ہے تو اس کے لیے اعلیٰ پر دستخط کرنا ضروری ہے۔

براہ کرم بنیادی فنڈ کے نارگٹ ایسٹکس کی معلومات کے لئے کیپی کی ویب سائٹ ملاحظہ کیجئے: <https://www.jubileelife.com/funds-2/fund-manager-reports/>

جوہلی لائف انشورنس کمپنی لمیٹڈ

ہیڈ آفس: 74/1-A لالہ زار ایم بی خان روڈ، کراچی، 74000 ، پاکستان

فون: 021) 32120201, 35205094، فیکس: (021) 35610959

ای میل: info@jubileelife.com, complaints@jubileelife.com

ویب سائٹ: www.jubileelife.com

یو ایس این: 111-111-554 (021) ایس ایم ایلس: اپنا سوال لکھ کر 8554 پر ارسال کریں

حیب میٹروپولیٹن بینک لمیٹڈ:

پتہ: ہیڈ آفس، اسپتھرز بلڈنگ،

آئی آئی چندر گروڈ، کراچی، پاکستان

یو ایس این: 111-14-14-14

0800-HABIB (42242)

ویب سائٹ: www.habibmetro.com

• 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 policy servicing and lodgment, processing, & 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. A declaration must be signed by the policyholder if he/she opts to invest in a fund other than the default fund.

• Please refer to company website for target asset mix of the underlying fund: (<https://www.jubileelife.com/funds2/fund-manager-reports/>)

Contact Details

In case of a complaint or for further details, you may contact:

Jubilee Life Insurance Company Limited
74/1-A, Lalazar, M.T. Khan Road, Karachi - 74000, Pakistan.
Phone : (021) 32120201 , 35205094
Fax : (021) 35610959
UAN : (021) 111-111-554
SMS : Your Query to 8554
E-mail : info@jubileelife.com, complaints@jubileelife.com
Website : www.jubileelife.com

Habib Metropolitan Bank Limited
Head Office, Spencer's Building, I.I. Chundrigar Road, Karachi, Pakistan.
UAN : 111-14-14-14, 0800-HABIB (42242)
www.habibmetro.com

Bonus Allocation
Bonus allocated for your investments is provided in the table below.

Policy Years	Bonus Allocation (as % of basic annual premium)
5th year & onwards	3%

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 needed. Your premium will be refunded on receipt of written request within fourteen (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.

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. 145 per month
Mortality Charge: As per SECP Filing
Fund Switching: Rs. 500 after first four free switches in a year
Premium Allocation Charge: Premium 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 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.

• 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 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.

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 your cash value for meeting some emergency needs, but do not want to withdraw 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 after partial withdrawal is greater than or equal to PKR 24,000* (the residual cash value floor may be reviewed by the company) and two years premiums have been paid. However, your Sum Assured will be reduced by the amount of partial withdrawal. 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:** After the completion of two policy years, given that two full year premiums have been paid, you can surrender your policy. At time of surrender, you will be paid the Cash Value of your funds (\$) in full. However, surrender in early policy years may result in lower cash values.

If you continue to invest in the Jubilee Assured Marriage Plan over a prolonged period of time, you can benefit with higher Cash Values in later years. At the time of surrender, you will be paid the accumulated cash value of your fund. However, surrender in early policy years may result in lower cash values.

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.

Other Information

Unit Allocation

Your premium will be allocated towards investment as follows:

Policy Years	Allocation (as % of basic annual premium)
1	60%
2	80%
3	90%
4 & onwards	100%
Ad hoc	100%

2. 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.

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

Maturity of the Plan

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

Ad hoc Premium Payments

Jubilee 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.

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 automatically each year by a limit specified by the Company. However, you 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.

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 or Dismemberment

An additional amount will be paid under this benefit in case death or 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 the flexibility to direct your premiums in part or whole to any of the fund(s) shown below:

1. 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.

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.

Jubilee Life Insurance Company with its distribution partner Habib Metropolitan Bank presents Jubilee Assured Marriage Plan, a unit linked endowment 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.

- Policyholder can cancel the policy within 14 days from the receipt of policy documents.**

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.

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.