

ROSHAN MUSTAQBIL

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**Invest
today
for your
child's
better
tomorrow**

Silkbank Limited (Formerly Saudi Pak Commercial Bank Ltd.)



SILKBANK 
Yes we can

A child is the most precious gift for any parent and quality education is the best gift a parent can ever give to his/her child.

Silkbank offers Roshan Mustaqbil, an education plan, exclusively designed to cater your needs. The plan is underwritten by EFU Life Assurance Ltd.

Roshan Mustaqbil, is a flexible, tailor-made, complete financial planning package that facilitates you to plan your children's future education requirements and guarantees a financially secure tomorrow in case of any mishap.

Disciplined Savings

Roshan Mustaqbil offers a method of disciplined savings that helps accumulate a lump sum amount that can be utilized to pay for the higher education needs of the nominated child. This substantial fund can be utilized to pay for the college or university fees.

Guaranteed Savings and Protection

Roshan Mustaqbil provides a guaranteed minimum amount payable at maturity of the plan. The guaranteed amount payable at maturity is equal to the greater of the sum assured of the plan, and fund value at the time of maturity. Roshan Mustaqbil also provides a guaranteed level of life insurance protection.

Steady Saving Option

At the time of maturity of the plan, the policy holder will have the option to withdraw 90% of the fund value and leave 10% to be invested in Capital Growth Fund.

Continuation Benefit

In the unfortunate event of death of the parent (life assured) during the savings term, Roshan Mustaqbil, ensures the targeted fund at maturity is achieved. EFU Life will continue to make the contributions towards the plan so that the future education planning is not discontinued. The built-in "Continuation Benefit" guarantees to turn your dream into reality by providing the funds to your child even if the parent is not there.

Unit Accumulation and Investment Fund

Every contribution in Roshan Mustaqbil is invested in an internal investment fund of EFU Life called the "EFU Managed Growth Fund". The contributions are utilized to buy units of the fund at the prevailing offer price. The objective of the Fund is to maximize capital growth by investing in a balanced portfolio spread across a wide range of shares, government and other fixed income securities and cash. The Fund is managed by investment experts who adjust the mix of the underlying investments in light of economic conditions and investment opportunities.

Unit Allocation Percentage

The proportion of contribution for investment in units varies by policy year and is follows:

| Policy Year | Allocation Percentage |
|-------------|---------------------------------|
| 1 | 30-40% depending on policy term |
| 2 | 80% |
| 3 onwards | 100% |
| 11 onwards | 105%* |

*If basic plan contribution is Rs. 20,000 or more.

Access to savings at all times

Roshan Mustaqbil provides complete access to the accumulated fund value at all times. After the contributions have been paid for two full years, the fund can be withdrawn for its full or partial value.

Benefits

You may also attach the following optional benefits with Roshan Mustaqbil.

Income Benefit

In case of an unfortunate death of the parent (life assured) during the plan term the Income Benefit ensures a quarterly income payment to the child till end of the plan term in order to ensure that the child's basic education requirements are met.

Waiver of Premium

In case of any partial or permanent disability that forces a parent to discontinue his occupation, the premium is waived. In such cases EFU Life pays the premium while the policy benefits remain intact.

Illustration

If your age is 30 years and you buy a Roshan Mustaqbil for your child for an 18 year term with annual premium of Rs. 100,000, the expected cash values at maturity would be as follows:

| Policy Year | Fund Values | | |
|-------------|----------------------------|----------------------------|-----------------------------|
| | *@6%p.a. rate of return | *@8%p.a. rate of return | *@10%p.a. rate of return |
| 5 | 427,096 | 449,483 | 472,857 |
| 10 | 1,062,127 | 1,177,864 | 1,306,903 |
| 15 | 1,882,924 | 2,206,993 | 2,594,050 |
| 18 | 2,472,990 | 3,002,936 | 3,663,422 |

Applicable Ages and Terms

The plan is available to individuals aged between 18 to 60 years. The minimum savings term is 10 years while the maximum is 25 years subject to the maximum age of 70 years at maturity.

Minimum Premium

The minimum annual premium under the plan is Rs. 15,000,

Charges

The following charges apply on the plan:

Investment Management Charge : 0.125% of the fund value per month

Bid/Offer Spread : 5% of the net regular contribution

Administration Charge : Rs. 30 per month

Disclaimer:

- The product is designed, underwritten and guaranteed by EFU Life Assurance Ltd. for customers of Silkbank. This product is not guaranteed or insured by Silkbank.
- The cash values given in the tables are estimated based on assumptions. The actual values may be higher or lower than the ones shown above, depending on the performance of the underlying investments in the EFU Managed Growth Fund.
- Past performance of the fund is indicative and is not necessarily a guide or guarantee to the future performance.
- The cash values are worked out on the assumed growth rates of 6%, 8% and 10% per annum as per the SECP guidelines.
- For unit allocation, charges and cash values please refer to the personalized illustration for details.
- Service charges and taxes will be applicable as per Bank's Schedule of Charges or Taxation Laws as stipulated by the relevant regulatory authorities.
- A description of how the contract works is given in the policy provisions and conditions. This product brochure only gives a general outline of the product features and benefits and the figures used above are indicative and for illustration purposes only.

EFU Life Assurance Ltd.

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Client Services: (021) 111 -EFU-CSD (111 -338-273)

Email: info@efulife.com and bod@efulife.com

Website: www.efulife.com

Silkbank Branch Network

ATTOCK

B-2, Pleader Lane, Attock City

BAHAWALPUR

Near Fawara Chowk, Circular Road

BATAPUR

Main G.T. Road

DADYAL

315, Rajput Plaza, Main Rawalpindi Road

DERA GHAZI KHAN

Fareedi Bazaar

DINA

Chaudhry Street, Mangla Raod

FAISALABAD

Kotwali Road Branch

Kotwali Road

GUJJAR KHAN

Ward # 5, Main G.T. Road

GUJRANWALA

B-13/75-147, Shaikat Centre, G.T. Road

GUJRAT

B-17/1553-R, Near Eidgah Masjid,
G.T. Road

HAZRO

Allah Wala Chowk, Circular Road

HYDERABAD

F/17, Badri Manzil, Risala Road,
Opp. Old Café George

ISLAMABAD

Main Branch

93-Razia Sharif Plaza, Blue Area

E-11 Markaz Branch

Plot # 3, E-11/3 Markaz

F-7 Markaz Branch

Plot # 13-L, F-7/2 Markaz

F-11 Markaz Branch

Plot # 25-D, F-11 Markaz

G-9 Markaz Branch

4-B, Karachi Company, G-9 Markaz

I-8 Markaz Branch

Laraib Plaza, Sector I-8 Markaz

JHELUM

Plot # 8, Paswal Plaza, G.T.S. Square,
Jhelum City

KARACHI

Main Branch

Silkbank Building, I.I. Chundrigar Road

Adamjee Nagar Branch

Sana Complex, C.P. Berar Society,
Ameer Khusrroo Road

Bahadurabad Branch

Khanani Centre, Bahadur Shah Zafar
Road, Commercial Area, Bahadurabad

Cloth Market Branch

Khandwala Building, Fakhre Matri Road,
Kharadar

Defence Branch

Shahbaz Commercial Area,
Khayaban-e-Shahbaz, Phase-VI, D.H.A.

Defence Phase-IV Branch

91-E, 9th Commercial Street,
Phase-IV, D.H.A.

F.B. Area Branch

C-31/A, Block-6, Federal 'B' Area,
KDA, Scheme-16

Gulshan-e-Iqbal Branch

Saima Classics, Main Rashid Minhas
Road, Block-10/A, Gulshan-e-Iqbal

Hyderi Branch

D-11, Block-H, Shershah Suri Road,
North Nazimabad

Jodia Bazaar Branch

6/16, Virjee Street, Jodia Bazaar

Khalid Bin Waleed Road Branch

Shop # 1, 2, 3 & 4, Plot # 151-A, Khalid
Bin Waleed Road / Allama Iqbal Road,
Block-2, PECHS

Khayaban-e-Ittehad Branch

Plot # 100-C, 11th Commercial Street,
Main Khayaban-e-Ittehad, Phase-II
Ext., D.H.A.

Korangi Industrial Area Branch

Plot # 25, Sector 23,
Korangi Industrial Area

Korangi Road Branch

Arcadia Shopping Mall, Phase-I, D.H.A.

M.A. Jinnah Road Branch

Wadhmal Odharam Quarters,
Opp. City Court, M.A. Jinnah Road

Saddar Branch

Snow White Centre,
Main Abdullah Haroon Road, Saddar

S.I.T.E. Branch

Plot # B/9-C-1, S.I.T.E.

Sohrab Goth Branch

Al-Asif Square, Sohrab Goth

26th Street D.H.A. Branch

Plot # 23-C, Street-37, Tauheed
Commercial Area, Phase-V, D.H.A.

University Road Branch

B-9-10, Block-16, Main University Road,
Gulshan-e-Iqbal

Zamzama Branch

9-E, 8th Zamzama Commercial Lane,
Zamzama, Clifton

LAHORE

Main Branch

Silkbank House, 14-Egerton Road

Allama Iqbal Town Branch

6-Hunza Block, Allama Iqbal Town

Badami Bagh Branch

66, Grain Market, Badami Bagh

Cavalry Ground Branch

20, Commercial Area, Cavalry Ground

Circular Road Branch

73, Circular Road

D.H.A. Z-Block Branch

320-Z, Phase-III,
Commercial Area, D.H.A.

Fortress Stadium Branch

Silver Star Complex,
Fortress Stadium, Lahore Cantt.

Gulberg Branch

97-A/D-I, P.E.C. Building,
Liberty Roundabout, Gulberg-III

Johar Town Branch

Plot # 15, Block-M, M.A. Johar Town

L-Block, Gulberg Branch

Plot # 52, L-Block, Gulberg-III

Model Town Branch

16, Bank Square Market, Model Town

New Garden Town Branch

14-A, Ali Block, New Garden Town

PECO Road Branch

57-1, Sector B/1, PECO Road Township
Lahore

Shah Alam Market Branch

15-B, Shah Alam Market

Shadman Town Branch

119-A, Colony # 1, Shadman Town

Thokar Niaz Baig Branch

7-B, Judicial Colony,
Rawind Road, Thokar Niaz Baig

Wapda Town Branch

Wapda Roundabout, PIA Employees
Co-operative Housing Society

LARKANA

Pakistan Chowk

MANDI BAHAUDDIN

Qader Trade Centre, Ghallah Mandi

MIRPUR AZAD KASHMIR

82-D, Allama Iqbal Road, Mirpur

MULTAN

Main Branch

64/2, Abdali Road Opp. Honda Breeze

Qasim Road Branch

76, Qasim Road, S.P. Chowk

PESHAWAR

Main Branch

Lamsy Arcade, 1-C,
Fakhar-e-Alam Road, Peshawar Cantt.

Khyber Bazaar Branch

Haji Khan Building,
Suikarno Square, Khyber Bazaar

QUETTA

Firdousi Building, Jinnah Road

RAWALPINDI

Main Branch

Aslam Plaza, 60 Main Adamjee Road,
Rawalpindi Cantt.

Bahria Town Branch

91, Civic Center, Bahria Town

Satellite Town Branch

D-321, Fifth Road, Satellite Town

Westridge Branch

Plot # 488 to 491,
Westridge Bazaar Road, Westridge-I

RAHIM YAR KHAN

26, Shahi Road

RAIWIND

Railway Road

SAHIWAL

Jail Road, Opp. Jinnah Hall

SARGODHA

Main Branch

Khayyam Chowk, Gulberg Park

Pull-111 Branch

Pull-111, Sargodha-Faisalabad Road

SHEIKHUPURA

Sharif Plaza, Main
Lahore-Sargodha Road

SIALKOT

70, Paris Road

SUKKUR

Husaini Road

WAH

Plot # 1, Shop # 37/A, Aslam Market

Call 111-100-333

or visit www.silkbank.com.pk