

SUNEHRA KAL

**Plan today
for a better
tomorrow**



Life is full of new challenges and a wise individual who desires the best from life agrees that financial planning is vital. You would undoubtedly want to ensure that at every stage of your life you could respond timely to the changing circumstances and achieve all your goals-buying a car, a beautiful home and contentment of your family-financial security, funds for children's education and marriage and of course a comfortable retirement.

Silkbank offers Sunehra Kal, a savings and investment plan, exclusively designed to cater all your needs. The plan is underwritten by EFU Life Assurance Ltd.

Sunehra Kal is a comprehensive financial planning package that gives you the dual benefit of protection along with potentially higher returns over a long-term on your savings and investments. The most important benefit of Sunehra Kal is its flexibility to suit your needs. Sunehra Kal is an ideal, regular premium unit-linked plan, to turn all your dreams into reality.

Why Sunehra Kal?

Because it offers you:

- A choice of different levels of life insurance protection for the same amount of premium
- An option to change your level of life cover as your circumstances change
- To avail loyalty rewards through Guaranteed Loyalty Bonus
- The facility to accelerate the build-up of your fund through Fund Acceleration Payments
- A higher investment allocation
- An opportunity to participate in the returns of the EFU Managed Growth Fund
- An all time access your saving when you need money the most
- A variety of supplementary benefits to tailor the plan to your needs

Opportunity for Growth

The premium paid under Sunehra Kal will be utilized to purchase units of the EFU Managed Growth Fund. 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. This is a unit-linked Fund with a balanced investment strategy. The Fund is managed by investment experts who adjust the mix of the underlying investments in light of economic conditions and investment opportunities.

Guaranteed Loyalty Bonus

Sunehra Kal offers generous loyalty bonuses in the form of extra units in the fund if premiums are regularly paid without any breaks for a minimum period of 10 years. The loyalty bonus is allocated every 5 years starting from the 11th policy year. The extra unit allocation will increase the underlying accumulated fund value rapidly in addition to the basic plan contribution is as follows:

In Policy Year	Extra Unit Allocation
11	30%
16	45%
21	60%
And so on in later years	

Fund Acceleration Premiums (FAP)

Sunehra Kal gives you the flexibility to top-up your savings by depositing surplus funds as lump sum. The FAP increases the cash value of the plan, but will not effect the sum assured. Individuals can park their excess cash into the plan through the FAP feature and enjoy the investment returns of the EFU Managed Growth Fund. The combination of a regular savings and occasional lump sum contributions provides the much needed financial freedom.

Investment with a "Safety Net"

Sunehra Kal provides a guaranteed level of life insurance protection. This means that in case of an untimely death of the assured the dependants will receive:

- The greater of the sum assured or the cash value of the plan at the date of death, and
- Any cash value of the FAP payments

Sunehra Kal offers the facility of selecting a low to high level of sum assured.

Unit Allocation Percentage

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

Policy Year	Allocation Percentage
1	40%
2	80%
3	90%
4 to 10	100%
11 onwards	100% + Loyalty Bonus Allocation

Access to savings at all times

Sunehra Kal 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 Sunehra Kal.

Additional Term Assurance

This Additional Term Assurance benefit enables you to increase the level of your sum assured in the ranges of 50% to 200% in addition to the basic life cover.

Accidental Death and Disability

The Accidental Death and Disability benefit provides an extra layer of protection, additional 50% to 100% of basic sum assured, in case of an accidental death or disability.

Lifecare

The Lifecare benefit provides an additional lump sum up to 100% of the main plan sum assured subject to a maximum of Rs.1.5 million while the policy continues in case of diagnosis or occurrence of the below mentioned 15 critical illnesses.

- | | |
|-----------------------------------|--------------------------|
| • Benign Brain Tumor | • Loss of Limbs |
| • Blindness | • Loss of Speech |
| • Cancer | • Major Head Trauma |
| • Coma | • Major Organ Transplant |
| • Coronary Artery By-pass Surgery | • Multiple Sclerosis |
| • Deafness | • Paralysis |
| • Heart Attack | • Stroke |
| • Kidney Failure | |

Family Income

In case of an unfortunate death of the life assured during the rider term the Family Income Benefit ensures a quarterly income payment (1% or 2% of the sum assured) to the family till the end of the rider term, subject to a maximum age of 70 years, in order to ensure the family's basic expenses are met.

Waiver of Premium

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

Illustration

If the assured customer's age is 30 years, and he decides to contribute Rs. 100,000 per annum with a Protection Multiple of 20, taking a sum assured of Rs. 2,000,000 in Sunehra Kal; the expected cash values would be as follows:

Policy Year	Fund Values		
	*@6% unit growth rate	*@8% unit growth rate	*@10% unit growth rate
5	416,536	438,729	461,932
10	1,041,040	1,155,542	1,283,350
15	1,862,495	2,187,981	2,575,460
20	2,915,286	3,630,166	4,545,332
25	4,245,055	5,625,609	7,528,771

Applicable Ages and Terms

The plan is available to individuals aged 18 to 60 years (next birthday). There is no maximum term of the plan.

Minimum premium

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

For Fund Acceleration Premium payments - Minimum contribution is Rs. 15,000 to a maximum of 5 times of the current year's annual regular contribution.

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:

- This 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.

37-K, Block 6, PECHS, Karachi - 75400 Fax: (021) 34535079

Tel: (021) 111-EFU-111 (111-338-111)

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-13/7S-147, Shaukat 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 Khusroo 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, Raiwind 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