

Dreams can come true
with a plan that builds wealth for you



samba

Single Premium Plan



samba  سامبا

THE PLAN GIVES THE POTENTIAL TO EARN HIGHER ATTRACTIVE RETURNS.

Samba Single Premium Plan is a one-time investment and insurance plan where you pay the premium just once and enjoy the dual benefits of life insurance and investment. This is an ideal plan to maximize the potential of a lump sum cash amount, rather than letting it depreciate with time. This plan gives you the potential to earn higher attractive returns.

Fund Selection Option

The premium of the plan is invested in internal investment funds. The policyholder has an option to select a unit linked fund based on his risk appetite and investment objectives at the policy inception. The funds available are:

- EFU Managed Growth Fund - objective is to achieve reasonable capital growth and steady returns; ideal for young and middle aged people.
- EFU Guaranteed Growth Fund - objective is to achieve steady returns with a guarantee that the bid price of the fund will never fall; ideal for older and/or high risk averse people.

Fund Acceleration Premium (FAP)

In case extra funds are available the plan also provides the flexibility to the policyholder to channel these to the chosen plan & provide a boost to savings. These lump sum additional payments are called FAP & can be paid any time while the policy is in force.

The minimum FAP is PKR 50,000.

Unit Allocation

100% of the Original Single Premium is allocated to purchase units in selected fund.

100% of the Fund Acceleration Premium is allocated to purchase units in the selected fund.

Benefits of the Plan:

Sum Assured

This is the guaranteed amount payable on death.

- For ages 18 to 65 years at entry, the Sum Assured can range from 1.25 times to 2 times of the Original Single Premium.
- For ages 66 to 75 years, the Sum Assured will be 1.25 of the Original Single Premium.

Death Benefit

For entry ages 18 - 65 years

Death Benefit up to age 70 years is:

- The greater of Sum Assured (adjusted for partial surrenders) or Cash Values of the plan
Plus
- The Cash value of the units applicable to FAP (If any)
Death benefit after 70 years of age will be Total Cash Value.

For entry ages 66 - 75 years

Death Benefit up to 5 policy years is:

- The greater of the Sum Assured (adjusted for partial surrenders) or Cash Values of the plan
Plus
- The Cash value of the units applicable to FAP (If any).
Death benefit after 5 policy years will be the Total Cash Value.

Loyalty Bonus

A Loyalty Bonus is offered to customers for their long standing relationship. These bonus units are allocated every 5 years, starting from the end of

5th policy year. The loyalty bonus unit allocation, in addition to the basic plan premium is as follows:

| Policy Year | Loyalty Bonus Allocation as % of Single Premium |
|----------------------------|---|
| 5 | 2% |
| 10 | 3% |
| 15 and after every 5 years | 4% |

Built-in Accidental Death Benefit

In case of accidental death of the life assured before age 60, an additional lump sum benefit will be paid. The amount of payout is equal to Original Single Premium adjusted for partial withdrawals. This benefit amount will be in addition to the Death Benefit .

FAQ's

Who can apply?

- The applicant should be above age of 18 years. However, the maximum age at entry cannot be more than 75 years.
- Minimum Premium is PKR 50,000

Illustration of Benefits:

The table below illustrates the growth in the cash values of a single premium of Rs. 100,000/- (assuming no withdrawals) of a policyholder aged 35 years next birthday, with conservative expected projections of 6%, 8% and 10% per annum, net of the investment management charge. The Protection Multiple is 1.5 times the original single premium.

| Policy Year | 6% Expected Rate of Return | | 8% Expected Rate of Return | | 10% Expected Rate of Return | |
|-------------|----------------------------|------------------------------|----------------------------|------------------------------|-----------------------------|------------------------------|
| | Main Plan Death Benefit | Cash Value of Single Premium | Main Plan Death Benefit | Cash Value of Single Premium | Main Plan Death Benefit | Cash Value of Single Premium |
| 5 | 150,000 | 119,322 | 150,000 | 131,078 | 150,000 | 143,754 |
| 10 | 150,743 | 150,743 | 181,798 | 181,798 | 218,408 | 218,408 |
| 15 | 191,139 | 191,139 | 252,334 | 252,334 | 331,632 | 331,632 |
| 20 | 241,479 | 241,479 | 348,974 | 348,974 | 501,881 | 501,881 |
| 25 | 304,213 | 304,213 | 481,378 | 481,378 | 757,879 | 757,879 |

Charges:

Investment Management Charge: 0.125% of the fund value per month.
Bid/Offer Spread: 5% of the net Premium.

Disclaimers:

- This product is underwritten by EFU Life Assurance Ltd. It is not guaranteed or insured by Samba or its affiliates and is not a Samba product. Hence EFU life is responsible for all underwriting risk.
- Samba is just a promoter and distributor of this product to its valued customers.
- All Insurance Indemnity Claims, charges and payments relating to the Insurance Policies shall be the sole and exclusive responsibility of EFU Life.
- The past performance of fund 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 EFU Life Assurance Ltd nor Samba will incur any liability for the same.
- The premium in the plan is invested in any one of the mentioned growth fund as chosen by the client.
- Service charges and taxes will be applicable as per the bank's "Schedule of Charges" and taxation laws as stipulated by the relevant authorities.
- As per the directive of SECP, the illustrative cash values given above are based at expected rates of return of 6%, 8% and 10% per annum. However, the actual values will depend on the performance of the underlying investment in the EFU growth funds and can be higher or lower than the ones illustrated above. The investment risk of the selected fund shall be borne by the policy holder.
- A personalized illustration of benefits will be provided to you by sales representative. Please refer to the notes in illustrations for the detailed understanding of various terms and conditions.
- A description of 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 illustrations.



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