



EFU Life Endowment Assurance Plan

Find true peace of mind with EFU Life Endowment Assurance Plan

In the unpredictable journey of life, EFU Life Endowment Assurance Plan stands as your steadfast companion, offering guaranteed benefits and the opportunity for your investments to flourish. Tailored to help you achieve your dream lifestyle, this plan ensures you can face the future with confidence.

As a participating insurance plan, EFU Life Endowment Assurance Plan lets you receive bonuses derived from EFU Life's profits, allowing you to benefit directly from the Company's growth and performance. With a guaranteed Sum Assured and additional Reversionary and Terminal Bonuses that increase over time, your commitment is continually rewarded. Should a financial emergency arise, the plan also offers the flexibility of a Policy Loan.

This plan provides comprehensive financial protection throughout its term, making it an ideal choice for long-term goals like funding your child's education, planning for retirement, or creating a financial safety net for your loved ones. With EFU Life Endowment Assurance Plan, you're not just planning for tomorrow—you're building a legacy of security and prosperity.



Plan Highlights



Eligible Age: 18 - 65 years



**Death/Maturity Benefit:
Sum Assured + Accrued**



Policy Term: 10 - 30 years



Policy Loan Option



Min. Premium Rs. 30,000/year



Maturity Age: 75 years



Reversionary, Terminal, and Other Bonuses

Disclosure of Product

The EFU Life Endowment Assurance Plan is a participating endowment plan that offers customers the chance to receive bonuses declared by the company. The plan ensures simplicity and ease of understanding for our customers.

Why Choose EFU Life Endowment Assurance Plan

- **Peace of Mind:** Enjoy the security of guaranteed benefits.
- **Comprehensive Death Benefit:** Ensure your loved ones receive the Sum Assured plus all accrued bonuses.
- **Rewarding Maturity Benefit:** Look forward to the Sum Assured plus accrued bonuses upon policy maturity.
- **Boost Your Savings:** Reversionary and Terminal Bonuses increase your policy's value over time.
- **Financial Flexibility:** Access funds when you need them with our convenient policy loan option.

Key Features

- **Life Protection:** Life cover throughout the policy term which keeps growing with bonuses
- **Legacy Creation:** Use the maturity benefit to support your family's future
- **Reversionary Bonuses:** Bonuses declared and applied annually
- **Emergency Funds:** Availability of Policy loan option
- **Terminal Bonuses:** Additional bonuses payable on Death or Maturity
- **Flexible Payment Modes:** Yearly, half-yearly, quarterly, or monthly payments
- **Enhanced Protection:** Add interesting riders for extra coverage

Enhance your Coverage with Optional Benefits

- **Accidental Death Benefit:** Secure an extra lump sum payout for your family in case of accidental death.
- **Accidental Death and Disability Plus Benefit:** Get additional financial support in the event of accidental death or permanent disability, ensuring your family is taken care of.
- **Additional Term Assurance:** Increase your life cover with extra protection for your loved ones.
- **Family Income Benefit:** Guarantee a steady monthly income for your family if the unexpected happens, providing ongoing financial stability.
- **Life Care Enhancement:** Receive flexible benefits ranging from Rs. 50,000 to Rs. 1.5 million upon diagnosis of any of 20 critical illnesses.
- **Waiver Of Premium:** Enjoy the flexibility of premium waivers up to Rs. 1.5 million if diagnosed with any of 20 critical illnesses.



Exciting Bonus Opportunities with EFU Life

Unlock the potential of your policy with our dynamic bonus structure, designed to maximize your benefits year after year. Here's how you can grow with us

Reversionary Bonus

- **Annual Additions:** Watch your policy value grow each year with bonuses added as a percentage of your original Sum Assured.
- **Guaranteed Payout:** Once declared, these bonuses are guaranteed and payable either at maturity or upon death, ensuring your investment keeps growing.

Terminal Bonus

- **Bonus Booster:** Enjoy extra bonuses at policy maturity or in the event of death, further enhancing your policy's value.

Ad-hoc Bonuses

- **Surprise Gains:** Enjoy any additional bonuses declared by the company, adding unexpected growth to your policy. These bonuses can be added any year, offering exciting potential for extra value.

Stay committed and watch your investment flourish with EFU Life Endowment Assurance Plan's rewarding bonus system, designed to provide you with financial security and growth.



Illustration Example - 1

As a loving father, Adeel (age: 30y) is already planning for the future education of his three-year-old daughter who has just entered playgroup at school. He wants to ensure she has the best education possible. Adeel knows that he must start saving money now, so he buys EFU Endowment Plan.



Policy Term	20 year
Sum Assured	Rs. 2,000,000
Annual Premium	Rs. 96,640

Unfortunately, during the 15th Policy Year, Adeel dies in an accident. Thanks to his advanced planning, his daughter gets funds for her education as Death Benefit of her father. The potential value of benefits is listed below.

	Rs.
Total Sum Assured Received (A)	2,000,000
Total Bonuses Received (B)	2,095,000
Total Benefit (A+B)	4,095,000
Total Premium Paid (C)	1,449,600
Total Surplus (A+B) - C	2,645,400

* Bonuses in this example are illustrative only. Please refer to policy illustrations

Illustration Example - 2

Meet Sara (age: 40y), a hardworking and ambitious woman with a dream of owning a house in her name. She understands the importance of financial planning and wants to ensure she can achieve her goals. By choosing our EFU Endowment Plan, Sara starts accumulating funds that will help her secure her dream home.



Policy Term	30 year
Sum Assured	Rs. 4,000,000
Annual Premium	Rs. 128,440

After 30 years, Sara's policy reaches maturity, and she gets her required Sum Assured along with the bonuses accumulated over the years. This maturity benefit is going to help Sara fulfill her dream of owning a home.

	Rs.
Total Sum Assured Received (A)	4,000,000
Total Bonuses Received (B)	14,030,000
Total Benefit (A+B)	18,030,000
Total Premium Paid (C)	3,853,200
Total Surplus (A+B) - C	14,176,800

* Bonuses in this example are illustrative only. Please refer to policy illustrations.

Frequently Asked Questions (FAQs):

We anticipate you might have some questions about the EFU Life Endowment Assurance Plan? Check out our FAQs below for answers to commonly asked questions. If you don't find what you're looking for, feel free to contact us for assistance.

Q: Can I take a loan against my policy?

A: Yes, you can. The policyholder can avail a loan of up to 80% of the Net Surrender Value after the policy has been in force and full premiums are being paid. The loan amount, along with accrued interest, will be the first charge on the policy before any other claims. If the net surrender value of the policy becomes zero, the policy will automatically be forfeited, losing all benefits.

Q: How much time do I have to be able to cancel the policy and get a full refund?

A: Free Look Period: If you cancel your policy within a free look period of 14 days from the date of commencement or from date of the documents receipt, whichever comes later, you are entitled for a full refund of premium less any expenses incurred by EFU Life in connection with our medical or clinical examinations.

Q: When can I surrender my policy?

A: The policy will have a surrender value after it has been in force and full premiums have been paid for two years. The surrender value of Reversionary bonuses on an in-force policy will be payable if the policyholder has paid three full years' premiums. No surrender value will be paid against Terminal bonuses.

Q: What happens if I stop paying my premium?

A: If the policyholder has acquired a surrender value and a premium has remained unpaid beyond the grace period, there are two options available:

- Option A:** Automatic Paid Up (Default Option): The policy will be converted into a paid-up policy. No further premiums will be payable, but the sum assured will be reduced.

- Option B:** Automatic Premium Loan: If you miss a premium payment and the policy's net surrender value is high enough to cover for your premium amount, EFU Life will keep your policy active by using an automatic loan against that value. If the net surrender value becomes insufficient to cover for the due premium plus accrued interest, the policy will be forfeited, losing all benefits.

Q: Can I reinstate my lapsed policy?

A: Yes, you may reinstate your lapsed policy at the Company's discretion, subject to terms, conditions, and charges as required by the Company.

Q: How does EFU Life invest my money?

A: With our Participating Insurance product, your money is carefully invested in safe funds, ensuring reliability and growth. We prioritize your financial security and peace of mind by selecting trustworthy investment avenues, ensuring that your future is in good hands.

Q: What are the charges associated with the policy?

A: The policy fee is Rs. 10 per 1,000 Sum assured, up to a maximum of Rs. 720.

Q: How are claims handled?

A: Claims for us is the moment of truth and at EFU Life they are handled in the most efficient ways. You can contact us through all available platforms (Helpline, WhatsApp, branches & email) and our team is ready to guide and assist you.

Disclaimer:

- This product is underwritten by EFU Life, hence EFU Life is responsible for all underwriting risk.
- A description of how the contract works is given in the policy Provisions and Conditions.
- Please contact our Head Office or Sales Consultant for a personalized illustration of the benefits.
- This brochure gives a general outline. The contract will be governed by the detailed conditions set out in the policy Provisions and Conditions.
- If you have any grievance regarding your insurance policy, you may visit EFU Life Head Office or you may contact EFU Life Assurance on (021) 111-EFU-111 (111-338-111).

Bonus rates will be declared by the Company every year based on the performance of the participating business fund.

