



EFU AGGRESSIVE GROWTH PLAN

A COMPREHENSIVE POLICY WHICH GIVES YOU
FREEDOM FROM FINANCIAL COMPROMISES

EFU Aggressive Growth Plan:

EFU Aggressive Growth Plan provides valuable life insurance coverage with the competitive and higher allocations gives a valuable benefit to cater the needs of high net worth individuals. The plan is flexible enough to respond to most individuals' needs. It is an investment-linked insurance product that provides valuable coverage as well the opportunity to accumulate savings on a medium-to-long term basis, and additional riders form an extra layer of protection. It also gives you an access to all services of PRIMUS to enhance your lifestyle needs.



Disclosure of 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).

Free Look Period:

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

Opportunities for Growth

Every premium paid towards the plan will be invested in one of the internal investment funds of EFU Life. It is completely your decision to choose the internal fund based on your investment objectives.

You can select from the following unit linked funds mentioned below:

All available funds are categorized with their risk profiling as per the investment criteria.

Funds	
EFU Managed Growth Fund	EFU Guaranteed Growth Fund*
Fund Categorization: Balanced	Fund Categorization: Money Market Fund
Risk Profile: Medium	Risk Profile: Low
An investment fund with a balanced investment strategy. It aims to achieve reasonable capital growth and steady returns with investment in government securities, carefully selected blue chip equities, and other fixed income securities and cash	An investment fund providing steady returns with a guarantee that the bid price of the fund will never fall. It aims to achieve stable growth through investment in short term debt securities.
EFU Income Growth Fund	EFU Aggressive Fund
Fund Categorization: Income Fund	Fund Categorization: Aggressive
Risk Profile: Low	Risk Profile: High
Investment fund providing steady returns. It aims to achieve consistent capital growth with investment in government securities and high-quality corporate debt.	An investment fund with the aim of investing in equities providing a higher rate of return. It aims to maximize capital growth by using investments with an aggressive market outlook.

Multiple Fund Option

Under this option you have a facility to select a mix of two unit linked funds of the plan. Total premium under your policy will be allowed to be distributed in funds in multiples of 10%. It means that the funds split can be of 90/10, 80/20, 70/30, 60/40 or 50/50.

***EFU Guaranteed Growth Fund to be selected by default.**

Benefits:

Death Benefit:

The moment you become member with high value saving, you will have a guaranteed level of life insurance protection. After the death of the policyholder, the beneficiary will receive:

- Greater of the Sum assured of the Main Plan

Or

- The Cash Value of the units applicable to the Basic Premium.
- Plus
- Cash Value of the units applicable to Fund Acceleration Premium (FAP).

Maturity Benefit:

At the end of the Policy Term, while the policyholder is still alive,

- The maturity benefit payable will be the Cash Value applicable to the regular plan premium

Plus

- The Cash Value applicable of FAP (if any)

PRIMUS:

Another exclusive feature for our customers is PRIMUS. PRIMUS is the first of its kind concept in the Life insurance industry. With PRIMUS you will experience a whole new world of exclusive benefits especially designed to cater to your needs.

Optional Benefits:

Family Income Benefit: This benefit ensures that a monthly income is paid to the family in case of an unfortunate death of the policy holder (insured person) during the plan term.

Accidental Death Benefit*: If death occurs due to accident; this benefit provides an additional lump sum benefit.

Accidental Death and Disability Benefit Plus*: In case of accidental death or disability (permanent & total) that makes you permanently disabled. For your family to cope with this distress, this rider provides an additional lump sum benefit.

Waiver of Premium: In case the life assured is unable to follow any occupation due to the sickness or accident, the premium would be paid by EFU Life.

Additional Term Assurance: This rider increases the level of life cover by providing an additional amount in case of death of the life assured. Please note Premiums for optional riders is charged in addition to the basic plan premium

***Any one accidental death benefits can be selected at a time.**

Unit Allocation:

The proportion of basic plan allocated to investment is as shown in table:

Policy Years	Unit Allocation %	Allocation Charges*
Year 1	60%	40%
Year 2	85%	15%
Year 3	90%	10%
Year 4 - 5	100%	0%
Year 6 - 10	103%	0%
Year 11 & onwards	105%	0%

***Allocation charges will be deducted from the Paid Premium every year as per the above table and the remainder will be allocated to the account value.**

Sum Assured:

This is the amount payable in the unfortunate event of death of the policyholder/life assured. Sum Assured for the plan is calculated as Premium times Protection Multiple which are as mentioned below.

Age (years)	Protection Multiple
18 to 35	5 to 75
36 to 40	5 to 50
41 to 49	5 to 35
50 to 60	5 to 10
61 to 65	5

Extended Term Assurance (ETA):

One of the most flexible feature which allows the Policyholder to pay Premium for a predetermined ETA term and stop premiums for the remaining policy term. This is particularly useful if the policyholder is unable to continue with the premiums but requires the coverage. The ETA option can be availed after payment of 10 full years' Regular Premium, by giving 30 days' notice before a renewal date. Riders (If any) will be discontinued once ETA is selected.

Fund Acceleration Premium:

If you have surplus cash available at any point of time during the plan term it can be invested in the plan to enhance your cash values. These additional payments in the plan are called Fund Acceleration Premium payments. You can make these payments at any time while the policy is in force. The minimum FAP payment is Rs. 50,000.

100% of FAP payments are allocated to purchase units in the selected fund.

Complete and Partial Surrender:

The plan always provides complete access to accumulated fund value. Policy holder has the option to withdraw fund either fully or partially after two years premium. Total units accumulated can be withdrawn after the second year's regular premium payment. A facility for partial withdrawals is also available subject

to Rs. 250,000 remaining in the fund. If the customer opts for complete surrender, all units will be encashed, and the plan will be terminated.

Indexation:

With indexation benefit, you will have security and peace of mind knowing that the benefits provided by the plan will automatically update every year in line with inflation. Under this option, the Premium will increase by 5% of the previous year's Premium. Similarly, the Sum Assureds of the Main Plan and additional rider(s), if any, will increase in the same proportion upto age 55 years. However, one may opt to increase only the Premium while keeping the Sum Assured at initial level.

Claim:

In case of an unfortunate event, you may file your claim intimation through an Askari Bank Branch walk in, visiting the EFU Head Office or by visiting any of the EFU branches in the country. For a swift speedy process you may also call us at our call center (021- 111-338-111) or simply visit our website, fill in the intimation form and email it to us at cod@efulife.com. Thereafter, you will be contacted for next steps.

FAQs

What is the Applicable age and tenure?

All individuals aged between 18 and 65 years next birthday are eligible. The coverage term is 10 to 57 years subject to a maximum age of 75 years at maturity

What the minimum Premium requirements?

Minimum annual basic plan premium is Rs. 250,000/- only.

What are the charges?

Charges	Rate / PKR
Administration Charge	PKR 180 per month
Bid/Offer Spread	5% of the net regular premium
Investment Management Charge	0.125% of the fund value per month
Mortality Charge (Cost of Insurance)	An age-based mortality charge applies for the life insurance risk each year and is dependent on the sum at risk. No mortality charges applies in years where the cash value exceeds sum assured.
Fund Switching Fee	PKR 500
Surrender Processing Fee	PKR 500
Surrender Charge	100% for the first year
Allocation charges	As per the above Unit Allocation table

Disclaimer:

- This product is underwritten by EFU Life Assurance Ltd. It is not guaranteed or insured by Askari Bank Limited or its affiliates and is not an Askari Bank Limited product.
- Askari Bank is just a promoter/distributor and corporate insurance agent of this product to its valued customers.
- Growth in the value of your premiums depends on the performance of the selected Fund in which the premiums are invested.
- All investments made in the selected Fund are subject to market risks. The past performance of the fund is not necessarily a guide to future performance. Any forecast made is not necessarily indicative of future or likely performance of the Fund and neither EFU Life Assurance Ltd. nor Askari Bank Limited will incur any liability for the same. The investment risk of the selected Fund shall be borne by the policyholder.
- A personalized illustration of benefits will be provided to you by our sales representative. Please refer to the notes in the illustration for detailed understanding of the various terms and conditions.
- Taxes will be applicable as per the taxation laws as stipulated by the relevant 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.
- If you have any grievance regarding your Policy, you may contact EFU Life Assurance Ltd. on (021) 111-EFU-111 (111-338-111).
- All Claims, charges and payments relating to your Policies shall be the sole and exclusive responsibility of EFU Life Assurance Ltd.

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