



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

Funds:

EFU Managed Growth Fund:

Fund Categorization: Balanced-Risk Profile: Medium

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.

EFU Guaranteed Growth Fund:*

Fund Categorization: Money Market Fund-Risk Profile: Low

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 Aggressive Fund:

Fund Categorization: Aggressive-Risk Profile: High

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.

EFU Income Growth Fund:

Fund Categorization: Income Fund-Risk Profile: Low

An investment fund providing steady returns. It aims to achieve consistent capital growth with investment in government securities and high-quality corporate debt.

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 unfortunate demise of the policy holder (insured person) allows the nominated beneficiaries to receive the death benefit as given:

- Greater of sum assured of the main plan OR Cash value of the units applicable to the regular basic plan premium (whichever is higher)

Plus

- Cash value of the units applicable against Fund Acceleration Premium (FAP) payments (if any).

Maturity Benefit:

At the end of the Policy Term, the maturity benefit payable will be

- The Cash Value of the units allocated against the basic plan premium

Plus

- The Cash Value of units allocation against FAP (if any)

Extended Term Assurance:

One of the most flexible feature, which allows the policyholder to pay premiums 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 cannot be availed prior to payment of 10 policy years. Riders (if any) will be discontinued once ETA is selected.

Built-In Lifecare Female Benefit:

Lifecare female benefit provides you with a lump-sum in case of occurrence of any covered women centric critical illness (including women specific cancers). On diagnosis of any such covered critical illness, the Life Assured will be entitled to an additional benefit subject to

the attached endorsement and the main plan policy terms and conditions.

Coverage is provided for female organ cancers such as breast, uterus, cervix uteri, ovary, fallopian tube, vagina and vulva. In addition, severe osteoporosis and rheumatoid arthritis are also covered.

Optional Benefits:

Accidental Death Benefit*

If death occurs due to accident; this benefit provides an additional lumpsum benefit.

Accidental Death and Disability Benefit*

This rider provides an additional lump sum benefit in case of accidental death or disability.

Accidental Death and Disability Benefit Plus*

This rider provides an additional lump sum benefit in case of an accidental death or disability (permanent & total) that makes you permanently disabled.

Additional Term Assurance

This rider increases the level of life cover by providing an additional amount in the range of 50% to 200% of the Main Plan Sum Assured, in case of death of the Life Assured.

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.

Return Of Premium Benefit

The Return of Premium rider is a unique benefit offered to prospective EFU Life customers. This rider enhances your coverage by giving you an extra benefit. In an unforeseen event of death of the life assured, the beneficiary will not only receive the death benefit, but will also be able to receive the total amount of paid premium excluding the premium paid for the ROP rider.

Waiver of Premium benefit

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.

***Any one accidental rider can be selected**

Unit Allocation:

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

Policy Year	Unit Allocation (%)	Allocation Charges*
Year 1	60%	40%
Year 2	80%	20%
Year 3	90%	10%
Year 4 to 5	100%	0%
Year 6 to 10	103%	0%
Year 11 to 25	105%	0%

*Allocation fee will be deducted from the paid premium every year as per the above table and the remainder will be allocated to the account value.

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

Sum Assured:

This is the guaranteed amount payable on the unfortunate event of death of the policy holder/life assured. This is equal to the Regular Basic Plan :

Women, today are playing an important role in the family, businesses and society. The role of women, both in the household and in business, cannot be undermined. It is also believed that the full participation of both men and women is critical for development. As more women become breadwinners and business owners who generate income and make financial decisions for their households they are increasingly becoming financially independent and are playing an important role in the process of making financial decisions.

With a lot of responsibilities in hand and the financial needs of loved ones to cater to, increasing wealth through investment becomes a crucial activity. As a woman, with the right investments, you can secure the financial future for yourself and for your loved ones which, in turn, will also help in achieving your short-term goals like purchasing a car as well as long-term goals like buying a house.

For this purpose, EFU Life introduces Behtar Kal Ladies Insurance & Investment Plan which is an investment-linked insurance product and regular premium plan that comes with a unique built-in female Lifecare benefit which is a critical illness protection benefit that provides coverage against one of the covered female cancers or female – specific illnesses.

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:



Premium times the Protection Multiple selected by the policy holder. The Protection Multiple is subject to limits dependent on the age at commencement. Refer to the table below for further details

Age (Years)	Protection Multiple
18 to 35	5 to 90
36 to 40	5 to 70
41 to 45	5 to 50
46 to 49	5 to 35
50 to 55	5 to (70-age)

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 value. These additional payments in the plan are called Fund Acceleration Premium (FAP) payments. You can make these payments at any time while the policy is in force.

The minimum FAP payment is Rs. 24,000

Partial Surrender:

Without surrendering your policy, you can withdraw any amount from your cash value to meet a sudden need. Partial Surrender is allowed subject to residual value of Rs. 24,000.

Complete Surrender:

You may surrender your plan after the 2nd year's premium is paid and completion of two policy years (24 months). At the time of surrender, you will be paid the full cash value of your fund. However, surrender in early policy years may result in lower cash value.

Indexation:

This option gives you the security and peace of mind of knowing that the benefits provided by your plan will be automatically updated in line with inflation every year regardless of your health.

Once you select this option, the premium will increase every year by 5% of the prior year's premium. Similarly, the Sum Assured of the Main plan, and additional rider if any will increase in the same proportion subject to underwriting conditions.

However, you can opt to increase only the premium while keeping the Sum Assured at the initial level. Sum Assured indexation is only available until age 55, provided you were accepted on standard terms initially.

Frequently asked questions:

Who can apply and what are the limits of plan?

Minimum savings term is 10 years and maximum is 25 years, subject to a maximum age of 65 years. This plan is available for all individuals aged between 18 and 55 years.

What is the minimum premium requirements?

Minimum annual basic plan premium is Rs. 24,000/- with no maximum limit. However, premium can be paid with annual, semi-annually, quarterly, and monthly mode options.

Where are the charges?

Charges	Rate / PKR
Administration Charge	PKR 90 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% prior to the payment of two full years' premium
Allocation charges	As per the above Unit Allocation table

Claim:

In case of an unfortunate event, you may file your claim intimation through any HMB 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.

Disclaimer:

- This product is underwritten by EFU Life Assurance Ltd. It is not guaranteed or insured by HMB or its affiliates and is not an HMB product. EFU Life Assurance Ltd will be responsible for settlements of claims to the insured customer(s) or beneficiary(ies).
- HMB is acting as a distributor/corporate insurance agent on behalf of EFU Life Assurance Ltd and is not and shall not be held responsible in any manner whatsoever to any person, including but not limited to the insured customer(s), beneficiary (ies) or any third party
- The investment risk of the fund is borne by the policyholder (insured person) and actual maturity or surrender values may be lower or higher than the projected figures.
- The past performance of funds 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 HMB will incur any liability for the same.
- 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.
- Service charges and taxes will be applicable as per the Bank's "Schedule of Charges" and taxation laws as stipulated by the relevant authorities.
- This product brochure gives a general outline of the product features and benefits. A description of how the contract works is given in the policy provisions and conditions.
- If you have any grievance regarding your Insurance policy, you may visit any Habib Metro branch or you may contact EFU Life Assurance on (021) 111-EFU-111 (111-338-111).

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