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EFU WOMEN SAVINGS PLAN

SECURE FUTURE

EFU Women Savings Plan

EFU Life recognize the unique financial aspirations and responsibilities that women carry. With that in mind, we are proud to offer EFU Life Women Savings Plan to JS Bank, an investment-linked insurance plan crafted to empower women on their journey to financial well-being. This plan helps to accumulate funds for your future financial needs along with a unique built-in female critical illness protection benefit which provides an additional lump sum benefit, if God-forbid a female individual gets diagnosed with one of the covered female cancers or female-specific illnesses.

Furthermore, this plan offers a unique spouse coverage on the death of the life insured's spouse during policy term and maternity health coverage for hospitalization related to childbirth, offering comprehensive support to women's health and well-being.

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.

Important Details:

| | |
|-----------------------------------|----------------------|
| Eligible age | 18-55 years |
| Minimum Plan Term | 10 years |
| Maximum Plan Term | 25 years |
| Fund Acceleration Premium Minimum | Rs. 24,000 |
| Minimum Premium | Rs. 24,000 per annum |
| Maximum Age at Maturity | 65 years |

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 90/10, 80/20, 70/30, 60/40 or 50/50.

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

Benefits:

Maturity Benefit:

At the end of the policy term and while the policyholder is alive, the maturity benefit may be payable as follow:

- Cash value of the units allocated against the Basic Plan Premium

Plus

- The Cash value of units' allocation against FAP-if any

Death Benefit:

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

- 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 to Fund Acceleration Premium (FAP).

Benefits (Built-In)

• Life care Female Benefit (Built-In)

Lifecare Female Benefit provides you with a lump sum in case of the occurrence of any covered women-centric critical illness (including women-centric cancers). On diagnosis of any such covered critical illness, 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 when age at entry of the life assured is not greater than 50 years next birthday. Coverage continues until the life assured reaches the age of 60 Years.

Optional Benefits

• Spouse Coverage Rider:

On the death of the insured person's spouse during the in-force term of the rider, the sum assured amount from this rider will be paid out. (This sum assured of this rider will not exceed the insured person's sum assured).

• Maternity Health Coverage:

During the in-force term of the rider, if the policyholder requires hospitalization for childbirth, the coverage of this rider will cover the expenses for C-Section delivery and other pregnancy-related complications.

• 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 of the life assured.

• Accidental Death and Disability Benefit Plus:*

This rider provides an additional lump sum benefit in case of accidental death or disability including Permanent and total disability of the life assured.

• 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.

• Waiver of Premium:

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

• 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.

***Anyone accidental benefit can be selected.**

Unit Allocation:

The proportion of premium for investment in units varies by policy year and is as follows.

| Policy Year | Unit Allocation | Allocation Charges |
|--------------|-----------------|--------------------|
| 1 | 60% | 40% |
| 2 | 80% | 20% |
| 3 | 90% | 10% |
| 4-5 | 100% | 0% |
| 6-10 | 103% | 0% |
| 11 & Onwards | 105% | 0% |

***An 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 Guaranteed amount payable on the death. The sum assured may be selected from a range depending on the age of entry. The sum assured is determined as the Basic Plan Annual Premium multiplied by the 'Protection Multiple' which can be selected from the following table:

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

***The maximum PM can vary based on age and premium.**

Allocation Booster:

The longer you continue the plan, the higher are the rewards. This plan offers you loyalty bonus in the form of extra unit allocation. If the plan has been continuously in-force, there will be an extra unit starting from the end of 5th policy year.

| Year | Loyalty Bonus Allocation % |
|------|----------------------------|
| 5 | 5% |
| 10 | 10% |
| 15 | 15% |
| 20 | 20% |
| 25 | 25% |

Fund Acceleration Premium (FAP)

The plan gives the flexibility to top-up the savings by depositing surplus funds as lump sum premium called "Fund Acceleration Premium" (FAP). Payments can be made at any time during the policy term to increase the cash value of the plan. Individuals can park their excess cash into the plan through FAP and enjoy the investment returns from the selected fund. The combination of regular savings and occasional lump sum premium provides the much-needed financial freedom to save according to one's convenience.

The minimum payment of FAP is Rs. 24,000.

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

Complete and Partial Surrender:

The plan provides complete access to accumulated fund value during the plan term. 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. 24,000 remaining in the fund. If the customer opts for complete surrender, all units will be encashed and the plan will be terminated.

Indexation:

Once you select this option, the premium will increase every year by 5% of the prior year's premium indefinitely. Similarly, the sum assured will increase in the same proportion. You may, however, opt to increase only the premium while keeping the sum assured at the initial level, thus channeling this increase in premium to boost your accumulation of capital only. Sum assured indexation is only available until age 55, provided you were accepted on standard terms initially.

Claim:

In case of an unfortunate event, you may file your claim intimation through any JS Bank Branch Walk in, visiting the EFU Head Office or by visiting any of the EFU branch 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 or you can also contact JS Bank call center (021 111 654 321) or CCU.Helpdesk@jsbl.com. Thereafter, you will be contacted for next steps.

Charges:

| Charges | Rate/ PKR |
|---|--|
| Administration charge | PKR 1,080 per annum |
| Bid/Offer Spread | 5% of the net Regular Premium |
| Investment Management Charge | 1.5% of the fund value per annum |
| 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 apply in years where the cash value exceeds sum assured. |
| Fund Switching Fee | PKR 500 |
| Surrender Charge | 100% for the first year |
| Surrender Processing Fee | PKR 500 |

Disclaimer:

- This product is underwritten by EFU Life Assurance Ltd. It is not guaranteed or insured by JS Bank Limited or its affiliates and is not a JS Bank Limited product.
- JS Bank is just a promoter/distributor and corporate insurance agent of its valued customers. • Growth in the value of your premium depends on the performance of the Fund.
- 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 JS 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.

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