

**Adamjee Life
Savings and Health Plan**

Adamjee Life Parvaaz Savings and Health plan provides you an opportunity to plan for the future, which is a unique combination of health coverage with Savings & life coverage. This unique proposition not only minimizes your financial burden by covering the medical expense through its cash back benefit but also ensures your family is well protected.

Benefits:

Protection Benefit: In case of demise of the insured (God forbid) during the plan term, the sum assured or the Account Value whichever is higher less any indebtedness will be payable

Maturity Benefit: At the time of maturity of the policy term the insured will get the amount equal to his/her account value less any indebtedness.

Unit Allocation:

Basic Premiums are allocated as per the schedule shown below.

Policy Year	% of Basic Premium Allocated to Unit Account	Surrender Charges as % of Unit Account Value
Year 1	55%	100%
Year 2	70%	50%
Year 3 and on wards	100%	Nil

Note: For a better understanding in making your selection according to your savings and insurance needs, you may contact representatives at your nearest Habib Metropolitan Bank Limited branch.

Eligibility

The plan is available to all Habib Metropolitan Bank Limited customers between 18 to 70 years of age.

Claim:

In case of an unfortunate event, you may file your claim intimation through any HMB Branch walk in visiting the Adamjee Head Office or by visiting any of the Adamjee branches in the country. For a swift speed process you may also call us at our call center [**+92-111-11-LIFE \(5433\)**](tel:+92-111-11-LIFE (5433)) or simply visit our website, fill in the intimation form and email it to use at claims@adamjeelife.com thereafter, you will be contacted for next step.

Disclaimer:

• This product is underwritten by Adamjee Life Assurance Company Limited. It is not guaranteed or insured by HabibMetro Bank or its affiliates and is not a product of the Bank.