

## Adamjee Life Parvaaz Savings Plan

Adamjee Life Parvaaz Savings Plan is a flexible Unit Linked Plan which will cater to the financial worries of your family in the future events, both good and bad. It is a life insurance plan which offers life insurance as well as other avenues for savings and growth of your funds.

### **Benefits:**

**Protection Benefit:** In case of demise of the insured during the plan term, the sum assured or the Account Value whichever is higher, 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](mailto:claims@adamjeelife.com) thereafter, you will be contacted for next step.

### **Disclaimer:**

- This product is underwritten by Adamjee Life Assurance Co. Ltd. It is not guaranteed or insured by "Bank" or its affiliates and is not a product of the Bank.