

Efu Behtar Kal
Child Education & Marriage Plan

Being a parent, you always keep your child as your priority. You want to give them best on the road to successful future. For this purpose, you plan to design complete financial package for your child's education and marriage in an organized and disciplined manner, over a predetermined period and facilitating to your needs and requirements.

EFU Behtar Kal Child Education & Marriage plan provides guaranteed level of insurance protection and flexible options to customize the benefits according to your needs. This plan also has continuation benefit features.

Benefits:

Continuation Benefit: On death of life assured prior to the maturity of plan, the plan ensures that your child's future remains secure by its Continuation Benefit. This is built into the plan and ensures that all future premiums are paid by EFU Life following the death of the life assured until the Plan's maturity date. This means that the funds you had originally planned for your child will still be available for your children.

Maturity Benefit: At the end of the Policy Term, while the policyholder is still alive, the maturity benefit payable will be Cash Value applicable to the regular plan premium Plus Cash Value applicable to FAP payment, if any.

Unit Allocation:

Your premium will be allocated towards investment as follows:

Year	Allocation (%)
Year 1	55%
Year 2	80%
Year 3	90%
Year 4 to 5	100%
Year 6 to 10	103%
Year 11 and onwards	105%

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 65 years of age.

Fund Acceleration premium (FAP):

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. 20,000. 100% of FAP payments are allocated to purchase units in the selected fund.

Tax Rebate:

You can save up to 20% of your taxes and get insured. On EFU Life website you can use tax credit calculator to find the amount you can save. For more details visit below link:
<https://www.efulife.com/m/taxcalculator/indexCopy.php>

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 Habib Metropolitan Bank Limited or its affiliates and is not a Habib Metropolitan Bank Limited product.