

Efu Behtar Kal Retirement & Saving Plan

EFU Behtar Kal Retirement and Saving Plan is a comprehensive savings plan that fulfills your future financial needs. It is a complete plan which provides savings and protection that further strengthens your financial base for a brighter tomorrow. It is a unit-linked whole of life plan which aims and focuses to deliver a substantial growth of your investment, during the policy term with the added benefits of life insurance cover.

Benefits:

Death Benefit: The moment you start saving with EFU Behtar Kal Retirement and Savings Plan, you will have a guaranteed level of life insurance protection. After the death of the policy holder the beneficiary will be receiving: Greater of the Sum Assured of the Main Plan or The Cash Value of the units applicable to the Regular Basic Plan premium.

Plus Cash Value of the units applicable to Fund Acceleration Premium (FAP).

Unit Allocation:

The proportion of basic plan premium allocation to investment is as follow:

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

Note: For a better understanding in making your selection according to your savings and 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 for next step.

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.