

Jubilee Assured Education Takaful Plan

Providing top notch education to your children is the greatest gift you can give them. It is an invaluable opportunity that will benefit them greatly for their entire lives. If, for some unforeseen reason, you find yourself in a position where you're unable to provide this prospect for your kin, it would be crucial for you to have a sense of security that your children's future is safeguarded.

At Jubilee Life Insurance – Window Takaful Operations we aim to assist you in achieving just that. Our 'Jubilee Assured Education Takaful Plan' is a sure-fire way to ease your mind that no matter what life throws at you, the future of your loved ones is financially backed by our services.

Benefits:

Death Benefit: If the life covered expires during the term of the membership, the nominee will get Sum Covered or accumulated cash value, whichever is higher. The range of Cover Multiples offered under this plan is 5 - 254, hence, your Sum Covered can be 5 to 254 times of your annual basic contribution, depending upon underwriting outcomes. For example, if your annual basic contribution is PKR 24,000 and you have selected a cover multiple of 5, your total sum covered would be: $24,000 \times 5 = \text{PKR } 120,000$

*The range of cover multiples available to the participant varies with the age at entry of the life covered and underwriting outcome.

Maturity Benefit: You will receive an amount accumulated in Participants Investment Account (PIA), at the time of maturity of the membership. For further information, you may consult our Takaful Consultant.

Built-in Benefit: Jubilee Assured Education Takaful Plan comes with built-in Education Continuation Takaful Benefit which ensures that your children have access to the education you have always desired for them. An additional stream of regular income will be paid in addition to other benefits, in case of death of the life covered, which can be used for continuation of children's education as planned.

Contribution Allocation:

Your contributions made towards Jubilee Assured Education Takaful Plan will be allocated as follows

Membership Year	Allocation (%)
Year 1	55%
Year 2	80%
Year 3	90%
Year 4	100%
Top-Up Contribution	100%

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 55 years of age.

Claim:

In case of an unfortunate event, you may file your claim intimation through any HMB Branch walk in, visiting the JLI Head Office or by visiting any of the JLI branches in the country. For a swift speedy process you may also call us at our call center (021-111 111 554) or simply visit our website, fill in the intimation form and email it to us at complaints@jubileelife.com & info@jubileelife.com. Thereafter, you will be contacted for next steps.

Disclaimer:

This product is underwritten by Jubilee Life Window Takaful Operations. It is not guaranteed or covered by HMB or its affiliates and is not a product of the Bank.