

Jubilee Assured Savings Takaful Plan

Securing your future financial stability is of utmost importance. Jubilee Life Insurance – Window Takaful Operations aims to provide you with a plan that assists you in achieving that. 'Jubilee Assured Savings Takaful Plan' accumulates funds while providing you with Takaful Coverage which can benefit you later in your life. Whether it is for your children's education, to purchase a house, for retirement, or a rainy day, this financial planning is necessary. The plan will thus help you secure your future by preparing for it in an efficient way.

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.

Other Optional Benefits:

Contribution Allocation:

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

Membership Year	Allocation (%)
Year 1	55%
Year 2	80%
Year 3	90%
Year 4 & Onwards	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 65 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. For a swift speedy process you may also call us at our call center (021-111 111 554) or simply visit our website: www.jubileefamilytakaful.com, 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.