

### EFU Behtar Kal Retirement and Saving Plan

Product Details																								
Type of Plan	Unit link 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.																							
Policy Eligibility	The plan is available to all HabibMetro Bank Limited customers between 18 to 65 years of age. <table><tr><th>Minimum Entry Age</th><th>Maximum Entry Age</th><th>Minimum Policy Term</th></tr><tr><td>18 Years</td><td>65 Years</td><td>10 years</td></tr></table>			Minimum Entry Age	Maximum Entry Age	Minimum Policy Term	18 Years	65 Years	10 years															
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Basic Plan Premium	The minimum annual basic premium is 20,000/-. Customer can pay his/her premium in different mode, Annual, semi-annual, Quarterly and Monthly.*There is no maximum limit for the premium.																							
Adhoc	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.																							
Unit Allocation	Basic Premiums are allocated as per the schedule shown below. <table><tr><th>Year</th><th>Allocation (%)</th><th>Allocation Charge %</th></tr><tr><td>Year 1</td><td>60%</td><td>40%</td></tr><tr><td>Year 2</td><td>80%</td><td>20%</td></tr><tr><td>Year 3</td><td>90%</td><td>10%</td></tr><tr><td>Year 4 to 5</td><td>100%</td><td>Nil</td></tr><tr><td>Year 6 to 10</td><td>103%</td><td>Nil</td></tr><tr><td>Year 11 and onwards</td><td>105%</td><td>Nil</td></tr></table> <p><b>Note:</b> For a better understanding in making your selection according to your savings and insurance needs, you may contact representatives at your nearest HabibMetro Bank Limited branch.</p>			Year	Allocation (%)	Allocation Charge %	Year 1	60%	40%	Year 2	80%	20%	Year 3	90%	10%	Year 4 to 5	100%	Nil	Year 6 to 10	103%	Nil	Year 11 and onwards	105%	Nil
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Funds	Policy holder has no option to select a unit fund based on his risk preferences and investment objective at the policy inception. The funds available are: <ul style="list-style-type: none"><li>• <b>Guarantee growth Fund</b> (Money Market Fund and risk profile is low).</li><li>• <b>Aggressive Funds</b> (Aggressive Fund categories and risk profile is high).</li><li>• <b>Managed Growth Fund</b> (Balanced Fund and Risk profile is Medium).</li><li>• <b>Multiple Fund</b> (Under this option customer have a facility to select a mix of two unit linked funds of the plan, its mean that the funds split can be of 90/10, 80/20, 70/30,60/40,50/50).</li></ul>																							
Product Charges	Application charges are as follows: <table><tr><th>Charges</th><th>Amount/Rate</th></tr><tr><td>Administration Charges</td><td>PKR 100 Per month</td></tr><tr><td>Investment Management Charge</td><td>0.125% of the fund value per month.</td></tr><tr><td>Bid/Offer Spread</td><td>5% of the net regular premium</td></tr><tr><td>Surrender Charge</td><td>PKR 500 (100% For the first year)</td></tr><tr><td>Fund Switching</td><td>PKR 500</td></tr></table>			Charges	Amount/Rate	Administration Charges	PKR 100 Per month	Investment Management Charge	0.125% of the fund value per month.	Bid/Offer Spread	5% of the net regular premium	Surrender Charge	PKR 500 (100% For the first year)	Fund Switching	PKR 500									
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Surrender	Policyholder has the option to surrender the policy after paying two annualized premiums after completion of two policy years (24 months) and before the completion of policy term, customer also have the facility of partial withdrawals that may be exercised by leaving a minimum balance (residual value) in the cash value.																							
Benefits:	<p><b>Death Benefit:</b> 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 RegularBasic Plan premium. 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).</p> <p><b>Extended Term Assurance:</b> One of the most flexible feature, which allows the policyholder to pay premiums for a predetermined ETA term and stop premiums for the remaining policy term. This is particularly useful if the policyholder is unable to continue with the premiums but requires the coverage. TheETA option cannot be availed prior to payment of 10 policy years. Riders (if any) will be discontinued once ETA is selected.</p>																							
Optional Rider	<p><b>Accidental Death and Disability Plus Benefit *:</b> In case of accidental death or disability of the life assured (permanent and total) that makes you permanently disabled. For your family, to cope with this distress, this rider provides an additional lump sum benefit.</p> <p><b>Additional Term Assurance:</b> This rider increases the level of life cover by providing an additional amount in the range of 50% to 200% of the Main Plan Sum Assured, in case of death of the Life Assured.</p>																							

	<p><b>Waiver of Premium:</b> In case the life assured is unable to follow any occupation due to the sickness or accident, the contribution would be paid by EFU Life.</p> <p><b>Life Care Enhanced Benefit:</b> This rider provides a flexible benefit ranging from Rs. 50,000 to sum equivalent to main plan sum assured subject to a maximum of Rs.1.5 million, upon the diagnosis or the occurrence of any 20 covered critical illnesses.</p> <p><b>Return Of Premium Benefit:</b> The Return of Premium rider is a unique benefit offered to prospective EFU Life customers. This rider enhances your coverage by giving you an extra benefit. In an unforeseen event of death of the life assured, the beneficiary will not only receive the death benefit, but will also be able to receive the total amount of paid premium excluding the premium paid for the ROP rider.</p> <p><b>Family Income Benefit:</b> This benefit ensures that a monthly income is paid to the family in case of an unfortunate death of the policy holder (insured person) during the plan term.</p> <p>*Any one accidental rider can be selected.</p>
<b>Disclaimer</b>	Habib Metropolitan Bank is just a promoter/ distributor and corporate agent of this product to its valued customers