

INVEST & SECURE

“A small price for a secure future”

Adamjee Life strives to offer products which give you complete peace of mind and comfort of a secure future for you and your family. With you as our primary focus, **Adamjee Life** brings "" - an investment plan that provides comprehensive financial protection for you and your family, and simultaneously gives you completely risk free saving options so that you are confident of having the future under your control.

The policy assures financial support for your family, even in the unfortunate eventuality of your absence. Your family will receive a substantial amount, should something happen to you, thus it permanently protects your family from financial uncertainty. In addition, you would create a money saving option that empowers you to have a healthy corpus when you reach the end of your policy term.

By choosing Adamjee Life **Invest & Secure**, you can make your funds work harder for you and ensure returns beyond your expectations. Whether covering life's challenges or covering the risks associated with it, Adamjee Life **Invest & Secure** gives you the carefree existence that you deserve.

Account Build-up:

Contributions made towards the plan are invested in various investment vehicles that optimize the returns for the customer. The returns earned after deduction of monthly admin and investment management charges are credited to the account balance and accumulate as the policyholder's cash value. These investments are managed by a team of expert investment managers at Adamjee Life, who adjust the investment mix in light of economic conditions and investment opportunities.

Benefits

Partial Withdrawal

After completion of five years of the policy, you are allowed to make small withdrawals from your account value.

Guaranteed Maturity

The account value at maturity, after at least 9 years from the policy date, is guaranteed to be not less than the sum of basic premiums paid. This guarantee is subject to conditions that premiums are paid regularly and no partial withdrawal is made.

Protection Benefit

In case of your (policy owner) death during the plan term, the accumulated account value or the aggregate basic premium paid during the plan term, whichever is higher, will be paid to the beneficiary (ies).

Complete Surrender

After the payment of surrender charges, you can fully surrender your policy at any time. The surrender charges are as follows

Policy Year	Surrender Charge as % of Account Value
1	100
2	50
3	25
4	15
5	10
6 and above	Nil

A flat surrender charge is also applicable over and above the charges mentioned in the table above.

Loan

In case the insured requires money on urgent basis he would not have to surrender the policy completely. He/she has the option to obtain up to 90% of the net cash surrender value, which is equal to the account value minus surrender charges. This benefit allows the insured to withdraw amount from his/ her account value to cover any urgent short term financial requirements. An interest rate of KIBOR + 3% is applicable on all policy loans.

Additional Benefits

Additional riders can be attached to your policy to further enhance your insurance coverage. These supplementary benefits are as follows:

1. Level Term Insurance Rider (LTR):

This feature guarantees a lump sum amount payable to the chosen beneficiary, in case of death due to accident or sickness. The benefit allows the insured persons family to receive additional life insurance amount on top of the insured persons cash value at time of his demise.

2. *Family Protection (Waiver of Premium Rider Disability):*

If you are injured or face an illness that prevents you from working in your own occupation or and occupation that you are suited for by knowledge, training or education Adamjee Life will pay the remaining premiums from the next due date till the end of the rider term. This feature guarantees waiver of remaining basic premiums, so even if you cannot pay your premiums regularly your policy will continue and your family will receive the maturity benefit. This is to ensure that your family can get the help right at the moment they need it the most.

3. *Family Protection (Waiver of Premium Rider Death):*

In case of your unfortunate demise, Adamjee Life will pay the remaining premiums from the next due date till the end of the rider term. This feature guarantees waiver of remaining basic premiums, so even if your premiums have not been submitted your policy will continue and your family will receive the maturity benefit

4. *Accidental Death & Disability:*

A lump sum benefit is paid to the chosen beneficiary, in case of the unfortunate accidental death or permanent disability of the insured. In the event of death due to an accident, your nominee will receive the chosen Rider Sum Assured up to a maximum of Rs. 50,00,000. In the event of disability due to an accident, you will receive a fixed percentage of the Rider Sum Assured, depending on the type of injury.

5. *Monthly Income Benefit:*

In addition to the lump sum amount that your family will receive in case of your death or disability, your dependents may also require a regular monthly income to maintain a decent lifestyle. Under this rider, your chosen beneficiary will receive regular monthly Payments up to a maximum of 50% of the annual basic premium, from the date of death or permanent disability to the end of the rider term

6. *Pay Continuation Rider (Accidental Death only):*

In case of the unfortunate accidental death of the insured, the chosen beneficiary will receive a fix monthly payment equal to your last drawn salary for up to 12 months from the date of your demise. This feature assures the financial stability of your family and rids them of any financial worries during these grieving times. While we understand that nothing can compensate for the loss of a life, we intend to provide you the peace of mind that even in your absence your family's financial security should be assured under all circumstances

Eligibility & Terms

Minimum Entry Age:	5 years* (Age nearest to the next birthday)
Maximum Entry Age:	70 years
Minimum Policy Term:	9 years
Maximum Policy Term:	Up to 80 years of age
Minimum Premium Paying Term:	05 yrs

*An individual can purchase the policy on behalf of his/her children, but a rider can only be purchased once the insured person turns 18.

Basic Premium & Payment Modes

Annually	Semi-Annually	Quarterly	Monthly
10,000	7,500	5,000	2,000

Premium Allocation

The proportions of your premium allocated every year to your account value will be as follows:

Policy Year	% Allocation of Basic Premium to Account Value
1	40%
2	80%
3-5	95%
6 onwards	100%

Charges

Management Charges:	2% of annual yield
Administration Fee:	Rs. 25 per month

Adamjee Life is registered and Supervised by the Securities & Exchange Commission of Pakistan

Note: The brochure provides only an introduction of the benefits available under the plan. A detailed description of how the contract works is given in the policy provisions/terms & conditions, which will be provided after the customer(s) avail this service.