

Managing finances is a unique challenge for every individual, mainly due to unforeseen circumstances during the course of life. In order to meet the growing financial need of every individual, Adamjee Life has designed a unique product to give highest value to your savings.

Fluctuating inflation, growing taxes, debts and interest rates continuously effect your investment. **Adamjee Life Secure Munafa** has been designed for the preservation of your savings and growing it to the level where you can easily realize your dreams and protecting you and your family from all worries.

Secure Munafa is the highest allocation product, giving your investment the highest value it deserves!

Savings Care

As an informed investor, you understand that market volatility can impact your investments. Secure Munafa enables you to gain control over your savings in tune with your financial needs and your risk appetite.

- **Saving Booster Ad-hoc Premium**

You can enhance the growth of your savings through Saving Booster by depositing minimum payment of Rs.10,000 (over and above the regular premium) into your plan. Saving booster payment will be allocated at 100% in the unit account and can be made & withdrawn anytime during the plan term to boost your accumulated cash value.

- **Loan**

You can take a loan upto 50% of the net cash surrender value, which is the Account value minus surrender charge, after the third policy year.

- **Tax Rebate**

You can enjoy the benefits of Tax savings on life insurance by investing in the plan.

- **Partial Withdrawal**

To make sure that all your urgent monetary requirements are taken care of, the plan offers the option of making partial withdrawals from your account value after the plan has been enforce for 3 years.

Partial withdrawals can be taken up to four times in any Policy Year and are limited to 50% of the Net Cash Surrender Value subject to maintaining a minimum Net Cash Surrender Value of Rs. 10,000.

- **Cover Multiple**

You also have the freedom to increase the financial security for your loved ones by choosing an Enhanced Sum Assured through cover multiple options of up to 200 times of your premium amount.

- **Inflation protection: (Indexation)**

This is a value-added feature to cover the inflation impact. Your contributions will increase every year by 5% or 10% of the previous years' contributions with this option. The cash value will also increase accordingly.

Investment Options

Investment Secure Fund: Is a moderate to low risk profile fund that generates stable and secure returns by balancing the investment in long term money market investments with up to 90% in a mixture of PIBs, T-bills & Fixed Income instruments with the balance in Cash.

Investment Multiplier Fund: is a moderate to high risk profile fund that generates higher returns over the long run with a mix of investments of up to 60% in a mixture of PIBs, T-bills & Fixed Income instruments and up to 30% in Equity and Equity-type investments with the balance in Cash.

Amaanat (Islamic) Fund: is an Islamic open-end asset allocation/ investment fund, which seeks to achieve its objective of stable yet aggressive returns through investing in a portfolio of shariah compliant investments diversified through the capital market. The fund primarily invests in high quality SUKOOK/ Islamic bonds (100%), strong Shariah compliant equities (30%) and the balance in cash (30%) offering higher comparative returns.

Continuation Bonus

As you continue the plan for longer term you will gain the higher rewards in terms of Continuation Bonuses. The extra units will be allocated to your account value. This extra units allocation is in addition to the basic units of allocations. The Continuation Bonus allocation is as follows.

Policy Year	Continuation Bonus Unit Allocation as % to Basic Premium to Account Value
5	25%
10	50%
15	50%
20	100%

Health Care

With medical costs increasing considerably, Health Care option of Secure Munafa ensures health protection for you and your family. It takes care of the medical treatment costs incurred due to serious accident or illness.

- **Critical Illness Rider (Optional)**

A lump sum benefit is paid to you in case you are diagnosed with one of the listed 20 diseases during the enforce term of this rider. The lump sum benefit is additional to your main plan benefit.

- **Accidental Death (Optional)**

A lump sum benefit is paid to you or your chosen beneficiary in case of accidental death.

Family Care

Adamjee Life's Secure Munafa Family care solution gives you the comfort that you and your family are always protected. We not only make sure that your

family is free of all financial burdens but also provide life coverage to your spouse so that your family is prepared for all unfortunate eventualities.

- **Spouse Protection Rider (Optional)**

In the unfortunate event of the death of the insured person's spouse during the enforce term of this rider, the rider sum assured is payable.

- **Level Term Insurance Rider (Optional)**

The feature guarantees as lump sum amount payable to the chosen beneficiary in case of death of the insured person.

- **Waiver of Premium Rider (WOP-Death) (Optional)**

On death of the insured person, Adamjee Life will pay the initial (un-escalated) basic premiums for the remaining term of the rider, The beneficiary will receive the maturity benefit at the end of the policy term.

Account Value Build-up

Contributions made towards the plan are invested in either of Investment Secure Fund, Investment Multiplier Fund or Amaanat (Islamic) Fund. You can choose to invest fully in one of the fund that suite your investment strategy. The returns earned after deduction of risk charges, monthly admin and investment management charges are credited to the unit account balance and accumulate as the policyholder's cash value. Funds are managed by a team of expert Investment Managers*, who adjust the investment mix in light of economic conditions and investment opportunities.

* MCB-Arif Habib Savings and Investments Limited – a subsidiary of MCB Bank Limited.

Basic Premium Allocation

Basic Premiums are allocated as per the schedule shown below

Policy Year	Allocation Percentage
1	75%
2	85%
3 and onwards	100%

Charges

Policy Fee

- NIL

Management (& Administration) Charge

- An annual charge of 1.75% of the Cash Value deducted on a monthly basis.

Bid/Offer Spread

- 5% of all premiums allocated to the Unit Account

Surrender Charge/Partial withdrawal fee : Rs. 350/-

Fund Switching

- The first two switches in a Policy Year are free. A charge of Rs. 300 will be made for any further switches in that Policy Year.

USPs

- Highest 1st year Investment Allocation (75%)
- 100% allocation from 3rd year onwards
- Islamic fund (Amaanat) option providing shariah compliant investment opportunity
- Highest Ad-hoc allocation (100%) (Investment Booster)
- Flexibility to diversify your investment according to your preference and risk appetite (Investment Secure, Investment Multiplier and Amaanat Fund)

Policy Terms & Eligibility

Min entry age	Max entry age	Min policy term
18 years (Age nearest birthday)	65 years (Age nearest birthday)	10 years

Min premium paying term	Max Policy Term	Max Paying Term
5 years	up to age 85	25 years

Basic Premium Payment mode:

Minimum Basic Premium:	Monthly	PKR. 8,334
	Quarterly	PKR. 25,000
	Semi-Annual	PKR. 50,000
	Annual	PKR. 100,000

Payment Mode:	Annual
	Semi-Annual
	Quarterly
	Monthly

Disclaimer:

- Secure Munafa is a unit linked plan which is subject to investment risk and the cash value of the plan will vary directly with the performance of the unit fund.
- Adamjee Life is Registered & Supervised by the Securities and Exchange Commission of Pakistan.
- All Secure Munafa applications are processed and approved by Adamjee Life, as per their underwriting guidelines.
- The brochure only provides an introduction to the benefits available under the policy and detailed description of how the contract works is given in 'Terms and Conditions' which will be provided after the customer avails the service.

Secure
Munafa Plan

Secure Munafa

Behatar bachat. Behetreen munafa.



Adamjee Life Assurance Co. Ltd.

3rd and 4th Floor, Adamjee House, I.I.Chundrigar Road, Karachi-74000
UAN: +92-111-11-LIFE(5433) Fax: +92-21-38630011

adamjeelife.com

 **adamjeelife** aagay ki soch

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