

Imagine yourself ten years from now. What do you see?

- Your own Home?
- Well educated and settled Children?
- or Vacations to exotic places?
- What are you doing, now, to live your dreams?

Apart from working hard, you need to plan ahead. You need one solution that can connect with all your personal financials with ease and keep your family protected in case of any mishap.

Adamjee Life products have been designed in such a way that they can be customized to cater your specific needs. Our highly trained Certified Financial Advisors understand your growing financial requirements and provide ideal tailor-made financial solutions.

Securing your future is what we do, it's a part of who we are, so we encourage you to think ahead and start planning today.

Because something as important as your dreams cannot be left to chance

Plan Customization Options

Adamjee Life Mustakil Yaqeen is a unique life insurance plan that offers you a combination of investment and protection solutions and the flexibility to customize your plan to cater your specific needs. With a variety of riders and features you can tailor your plan to address the following future financial responsibilities.

- Saving for children's wedding
- Saving for their education
- Saving for your own post retirement income
- Saving to buy property or house

Key Features- Adamjee Life Mustakil Yaqeen

- **One stop Solution** All your financial necessities (saving, Investment and Protection) are ideally fulfilled under one umbrella
- **Design your Own Product** It gives you the power to design your own product as per your need with the help of our Certified Financial Advisor
- **Bonus** In order to boost your investment, the plan offers a bonus of 3 % from 7th policy year onward and a large 30% bonus on 11th year.
- **Flexibility and Customization** It gives you the flexibility to choose from various diversified investment funds with a combination of investment strategies based on your particular requirements and risk appetite
- **Islamic Fund Option** With Amaanat Fund you have the option to invest in investment instruments in line with your religious beliefs.
- **Investment Booster (Adhoc) Premium** It gives you the option to add or withdraw additional amount over and above the regular premium at any time during policy term in order to boost your investment amount.
- **Tax Rebate** You can enjoy the benefits of Tax savings on life insurance by investing in the plan.
- **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.

Plan Benefits

Protection Benefit:

In case of the demise of the insured during the plan term, the sum assured or accumulated account value whichever is higher less any partial withdrawals and indebtedness, will be paid to the beneficiary (ies).

Plan Maturity Benefit:

At the time of maturity of the policy term the insured will get the amount equal to his/her account value.

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.

Free- Look Period:

The plan offers a free-look period of 14 days, in which you can cancel your policy by contacting Adamjee Life, and have your premium refunded.

Investment Booster: (Ad-Hoc)

By depositing a minimum payment of Rs. 10,000 (over and above your regular premium) you can enhance the growth of your invested capital through Investment Booster. Investment Booster payment which has no upper limit 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. You can also choose to adjust regular premiums from top-up cash value subject to sufficient units being available in the top-up account value.

Loan Facility:

After first 3 years of the policy term you can take a loan of up to 50% of the net cash surrender value, which is the Account Value minus surrender charge. Loan facility is provided to cater to your short term or immediate financial requirements.

Inflation protection: (Indexation)

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

Account Value Build up and Unit Accumulation:

Contributions made towards the plan are invested in various investment vehicles including equities, fixed interest instruments, bonds and other money market instruments. Diversification is achieved by selecting a mix of instruments in order to optimize the returns. Funds are managed by a team of expert investment managers, who adjust the investment mix in light of economic conditions, market trends and investment opportunities.

Investment Options:

Investment Secure Fund: To offer steady returns, the portfolio offers investment in a variety of Government and fixed income securities with minimal exposure in equities.

Investment Multiplier Fund: To offer maximum returns, the portfolio is diversified and balanced with a mix of equity investments, real estate, Government and fixed income securities.

Amaanat (Islamic) Fund: A portfolio which offers investment in Shariah compliant equities, Government and fixed income securities.

Basic Premium Allocation & Surrender Charge Structure:

As you continue the policy towards its full term, your Account Value will be credited with a proportion of Basic Premiums that you pay. The proportions allocated to your Account Value will be as follows:

Policy & Premium Year	% of Basic Premium Allocated to Unit Account	Surrender Charges as % of Unit Account Value
1	25	100
2	75	50
3	80	25
4	90	Nil
5 & onwards	100	Nil

Continuation Bonus:

As you continue the plan for longer term through timely payment of at least initial basic premium without utilization of loan or partial withdrawal, you will gain higher rewards, you will gain higher rewards in terms of Continuation Bonuses. The extra units will be allocated to your account value. This extra unit allocation is in addition to the basic units of allocations. The Continuation Bonus allocation is as follows:

Policy & Premium Year	% of Initial Basic Premium Allocated to Unit Account
Year 7 and onwards	3%
Year 11	30%

Optional Benefits:

Critical Illness Rider (CI):

The CI rider provides coverage against major life threatening diseases mentioned in the policy details. In case the insured is diagnosed with any of the mentioned illnesses a lump sum benefit is paid. This lump sum amount is in addition to your main plan benefit.

Accidental Protection (Death & Disability):

Accidents and mishaps always come unexpected and uninvited and we have to make sure that not only us but our loved ones are protected against such mishaps. With Adamjee Life Accidental Protection you assure that a substantial additional amount is paid to your chosen beneficiary in case of any unfortunate accident that may result in disability or loss of life.

Accidental Protection (Death):

With Adamjee Life Accidental Protection rider the nominated beneficiary receives a lump sum amount in case the insured person dies due to an accident.

Spouse Protection Rider (SPR)

In the unfortunate event of the death of the insured person's spouse during the enforce term of this rider, a lump sum amount is given to the nominated beneficiary. The feature is aimed at providing complete family coverage to the insured person's family.

Monthly Income Benefit Rider: (MIB)

MIB rider as the name suggests, provides monthly income to the family of the insured for the defined term of income benefit rider from the date of death or permanent disability

Level Term Insurance Rider (LTR):

This feature guarantees a lump sum amount payable to your chosen beneficiary in case of death of insured person over and above the sum assured and cash value amount.

Waiver of Premium Rider-disability (WOP-Disability)

If god forbid, the insured person gets permanently disabled Adamjee Life will bear the annual basic premiums for the remaining term of the rider and the insured person will receive the maturity benefit at the end of the policy term. This rider acts as a protection for the insured person's policy in case of any mishap.

Waiver of Premium Death

On Death of the insured person, Adamjee Life will pay the initial (un-escalated) basic premium for the remaining term of the rider to the beneficiary.

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
10 Years	25 years or upto age of 85 whichever comes first	25 Years

Basic Premium & Payment Modes:

Min basic premium:

Monthly	PKR. 5,000
Quarterly	PKR. 10,000
Semi Annual	PKR. 15,000
Annual	PKR. 25,000

Payment modes:

Annual | Semi-annual | Quarterly | Monthly

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 withdrawl 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.

Disclaimer:

• Mustakil Yaqeen 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.

• A personalized illustration of benefits will be provided to you by our sales representative. Please refer to the notes in the illustration for a detailed understanding of the various Terms and Conditions.

• All Mustakil Yaqeen applications are processed and approved by Adamjee Life, as per their underwriting guidelines.

• This brochure only provides an introduction to the benefits available under the policy. A detailed description of how the contract works is given in the 'Terms and Conditions', which will be provided after the customer avails the service.

• Mustakil Yaqeen is a Unit Linked Plan which is subject to investment risk. The investment risk shall be borne by the policy holder and actual maturity and surrender values may be lower or higher than the projected figures.

• The past performance of the fund is not necessarily a guide to future performance. Any forecast made is not necessarily indicative of future or likely performance of the funds and Adamjee Life Assurance Ltd., will not incur any liability for the same



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Mustakil Yaqeen

Soch aagay ki. Intikhab aaj ka.



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