



 JS BANK



EFU ROSHAN KAL

FOR AN EVEN BRIGHTER TOMORROW

EFU Roshan Kal



Whichever of life's milestones you're at, our flexible high value savings and protection plan strengthen your financial foundations for an even brighter tomorrow. EFU Roshan Kal allows you to plan your monetary growth and at the same time gives you a comprehensive life protection plan. It is an investment-linked insurance product, the perfect plan for a brighter future, exactly what you and your family deserve.

Disclosure of Product

This is a life insurance product which has two distinct elements i.e., Insurance Protection and Investment. The Investment Component is linked to the performance of underlying assets under unit linked fund(s).

Free Look Period:

If you cancel your policy within free look period of 14 days from the date of the documents receipt, you are entitled for a full refund of premium less any expenses incurred by EFU Life in connection with our medical or clinical examinations.

Important Details:

Eligible age	18-65 years
Plan Term	Whole of life
Minimum Premium	Rs. 24,000 per annum
Fund Acceleration Premium	Minimum: Rs. 24,000

Opportunities for Growth

Every premium paid towards the plan will be invested in one of the internal investment funds of EFU Life. It is completely your decision to choose the internal fund based on your investment objectives.

You can select from the following unit linked funds mentioned below:

All available funds are categorized with their risk profiling as per the investment criteria.

Funds	
EFU Managed Growth Fund	EFU Guaranteed Growth Fund*
Fund Categorization: Balanced	Fund Categorization: Money Market Fund
Risk Profile: Medium	Risk Profile: Low
An investment fund with a balanced investment strategy. It aims to achieve reasonable capital growth and steady returns with investment in government securities, carefully selected blue chip equities, and other fixed income securities and cash	An investment fund providing steady returns with a guarantee that the bid price of the fund will never fall. It aims to achieve stable growth through investment in short term debt securities.
EFU Income Growth Fund	EFU Aggressive Fund
Fund Categorization: Income Fund	Fund Categorization: Aggressive
Risk Profile: Low	Risk Profile: High
Investment fund providing steady returns. It aims to achieve consistent capital growth with investment in government securities and high-quality corporate debt.	An investment fund with the aim of investing in equities providing a higher rate of return. It aims to maximize capital growth by using investments with an aggressive market outlook.

Multiple Fund Option

Under this option you have a facility to select a mix of two unit linked funds of the plan. Total premium under your policy will be allowed to be distributed in funds in multiples of 10%. It means that the funds split can be of 90/10, 80/20, 70/30, 60/40 or 50/50.

***EFU Guaranteed Growth Fund to be selected by default.**

Benefits:

Investment with a Safety Net

The moment you start saving with EFU Roshan Kal you will enjoy a guaranteed level of life assurance protection. This cover means that in case of death, dependents will receive

- The sum assured or the cash value of the plan at the time of death (whichever is higher)
- And

- Any cash values of FAP payments.

Depending on the current stage of one's life and the need for life assurance protection, the plan offers the facility of selecting a low or high level of sum assured as circumstances change.

Optional Benefits:

Accidental Death and Disability Benefit*: This rider provides an additional lump sum benefit in case of accidental death or disability.

Accidental Death and Disability Plus Benefit*: 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.

Additional Term Assurance: This rider increases the level of life cover by providing an additional amount in case of death of the policy holder (insured person).

Waiver of Premium: In case the life assured is unable to follow any occupation due to the sickness or accident, the Premium would be paid by EFU Life.

Life Care Plus Benefit: 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 15 covered critical illnesses.

Family Income Benefit: 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.

***Any one accidental rider can be selected.**

Unit Allocation:

The proportion of basic plan premium allocated to investment is as follows:

Policy Years	Unit Allocation %	Allocation Charges*
Year 1	55%	45%
Year 2	80%	20%
Year 3	90%	10%
Year 4 - 10	100%	0%
Year 11 & onwards	100% plus loyalty bonus allocation	0%

***An allocation charges will be deducted from the Paid Premium every year as per the above table and the remainder will be allocated to the account value.**

Loyalty Bonus:

You can enjoy loyalty bonus for your long-standing relationship. These bonus unit will be applicable every 5 years starting from the end of 11th policy year. The loyalty bonus allocation, in addition to the basic plan Premium, is as follows:

Year	Loyalty Bonus Allocation %
11	30%
16	45%
21	60%
26	75%
31	90%
and onwards	

Sum Assured:

This is the guaranteed amount payable on death. The sum assured may be selected from a range depending on the age at entry. The sum assured is determined as the Basic plan annual premium multiplied by the "Protection Multiple" which can be selected from the following table:

Age (years)	Protection Multiple
18 to 35	5 to 75
36 to 40	5 to 50
41 to 49	5 to 35
50 to 65	5 to (70-age)

Fund Acceleration Premium (FAP):

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. 24,000.

100% of FAP payments are allocated to purchase units in the selected fund.

Complete and Partial Surrender:

The plan provides complete access to accumulated fund value during the plan term. Total units accumulated can be withdrawn after the second year's regular premium payment. A facility for partial withdrawals is also available subject to Rs. 20,000 remaining in the fund. If the customer opts for complete surrender, all units will be encashed and the plan will be terminated.

Indexation:

Once you select this option, the premium will increase every year by 5% of the prior year's premium indefinitely. Similarly, the sum assured will increase in the same proportion. You may, however, opt to increase only the premium while keeping the sum assured at the initial level, thus channeling this increase in premium to boost your accumulation of capital only. Sum assured indexation is only available until age 55, provided you were accepted on standard terms initially.

Claim:

In case of an unfortunate event, you may file your claim intimation through any JS Bank Branch walk in, visiting the EFU Head Office or by visiting any of the EFU branch in the country. For a swift speedy process you may also call us at our call center (021- 111-338-111) or simply visit our website, fill in the intimation form and email it to us at cod@efulife.com or you can also contact JS Bank call center (021 111 654 321) or CCU.Helpdesk@jsbl.com. Thereafter, you will be contacted for next steps.

What are the charges?

Charges	Rate / PKR
Administration Charge	PKR 90 per month
Bid/Offer Spread	5% of the net regular premium
Investment Management Charge	0.125% of the fund value per month
Mortality Charge (Cost of Insurance)	An age-based mortality charge applies for the life insurance risk each year and is dependent on the sum at risk. No mortality charges applies in years where the cash value exceeds sum assured.
Fund Switching Fee	PKR 500
Surrender Processing Fee	PKR 500
Surrender Charge	100% for the first year
Allocation charges	As per the above Unit Allocation table

Disclaimer:

- This product is underwritten by EFU Life Assurance Ltd. It is not guaranteed or insured by JS Bank Limited or its affiliates and is not a JS Bank Limited product.
- JS Bank is just a promoter/distributor and corporate insurance agent of it's valued customers.
- Growth in the value of your premium depends on the performance of the Fund.
- All investments made in the selected Fund are subject to market risks. 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 Fund and neither EFU Life Assurance Ltd. nor JS Bank Limited will incur any liability for the same. The investment risk of the selected Fund shall be borne by the policyholder.
- A personalized illustration of benefits will be provided to you by our sales representative. Please refer to the notes in the illustration for detailed understanding of the various Terms and Conditions.
- Taxes will be applicable as per the taxation laws as stipulated by the relevant authorities.
- A description of how the contract works is given in the policy provisions and conditions. This product brochure only gives a general outline of the product features and benefits.

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