



DISTRIBUTED BY
JS BANK

A man in a dark suit stands on a curved, light blue surface, looking towards a glowing financial chart. The chart consists of vertical bars of varying heights and a white line graph that trends upwards from left to right. The background is a gradient of light blue and white, with a teal border at the top and bottom.

EFU HIGH VALUE SAVINGS PLAN

**SAVINGS BEYOND ORDINARY, RETURNS
BEYOND EXPECTATIONS**

EFU High Value Savings Plan

EFU Life introduces the High-Value Savings Plan, an investment-linked insurance product tailored exclusively for high net-worth clients. The plan's core objective is to ensure financial stability and foster long-term savings by combining protection with potentially attractive returns.

This plan allows policyholders to capitalize on higher returns, empowering them to proactively plan for their future with confidence. This unique blend of protection and growth opportunities ensures that individuals can build a solid financial foundation while safeguarding their loved one's well-being. You can also add layers of extra protection through the additional riders. This plan is the ultimate combination of accumulating savings and life coverage.

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 to 65 years
Plan Term	10 to 25 years
Plan Maturity	75 years
Minimum Premium	Rs.250,000/-
Fund Acceleration Premium	Rs.50,000/-

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.**

PRIMUS:

Another exclusive feature for our customers is PRIMUS. PRIMUS is the first of its kind concept in the Life Insurance industry. With PRIMUS you will experience a whole new world of exclusive benefits especially designed to cater to your needs.

PRIMUS Loyalty Program:

PRIMUS clients can now enjoy an unparalleled advantage offered through PRIMUS Loyalty Program.

- **Food:** (Restaurants, Cafes, Bakers, Juice and Ice cream parlors)
- **Life Style:** (Clothing, Jewelry, footwear, Make-up and Home Décor)
- **Leisure:** (Airport Lounge, Travel & Tours, Cinema, Hotels, Amusement and Recreational centers)
- **Wellness:** (Hospitals, Labs, Pharmacies, Spas and Fitness centers)
- **Insurance:** (Health, Travel and Home)

These offers are a few taps away on your EFU Life PlanIT mobile app. So what are you waiting for! To download the app, scan the QR code.



Benefits:

Maturity Benefit:

The policy holder (insured person) is entitled to the total cash value at the maturity of the plan.

Death Benefit:

The unfortunate demise of the policy holder (insured person) allows the nominated beneficiaries to receive the death benefit as given:

- Sum assured of the main plan OR Cash value of the units applicable to the regular basic plan premium (whichever is higher).

Plus

- Cash value of the units applicable to Fund Acceleration Premium (FAP).

Optional Benefits:

• Accidental Death Benefit*

If death occurs due to accident this benefit provides an additional lumpsum benefit.

• Accidental Death and Disability Benefit*

This rider provides an additional lump sum benefit in case of accidental death or disability of the life assured.

• Accidental Death and Disability Benefit Plus*

This rider provides an additional lump sum benefit in case of accidental death or disability including Permanent and total disability of the life assured.

- **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)

- **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.

- **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.

- **Return of Premium Benefit**

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.

- **Hospital Care Plus Benefit**

This rider will provide a daily benefit for each day of confinement in a hospital as a result of accident or sickness

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

Unit Allocation:

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

Policy Year	Unit Allocation	Allocation Charges
1	65%	35%
2	97 %	3%
3 to 4	100%	0%
5	105%	0%
6	100%	0%
7	107%	0%
8 to 9	100%	0%
10	115%	0%
11 to 14	100%	0%
15	115%	0%
16 to 19	100%	0%
20	115%	0%
21 to 24	100%	0%
25	115%	0%

***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. The loyalty bonus allocation, in addition to the basic plan Premium, is as follows.

End of Policy (Year)	Loyalty Bonus Allocation
15	5%
20	10%
25	15%

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 60	5 to (70 age)
61 to 65	5

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. 50,000. 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. 250,000 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 channelling 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 branches 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 (021111 654 321) or CCU.Helpdesk@jsbl.com. Thereafter, you will be contacted for next steps.

What are the charges?

Charges	Rate/ PKR
Administration Charges	Rs 2,160 per Annum
Bid/Offer Spread	5%
Investment Management charges	1.5% per Annum
Mortality charges (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 apply in years where the cash value exceeds sum assured.
Fund Switching Fee	Rs 500/-
Surrender Processing Fee	Rs 500/-
Surrender charges	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.

EFU LIFE ASSURANCE LTD.

EFU Life House, Plot No. 112, 8th East Street, Phase I, DHA, Karachi, Pakistan
Tel: (021) 111-338-111 Email: csd@efulife.com