

EFU Life Assurance Ltd.
Illustration of Benefits for 'Group Savings Plan'
 Prepared for **Mr. EFU**



Basic Details:

Date of Birth of Mr. EFU: 01/01/1979 Age 35 Expected Commencement Date: 01/11/2013
 Reference No: 9501 - (1.0.0)

Coverage Details:

Currency: Rupees Mode: Annual Type: Indexed Premium Compound
 System Plan Code = [GI1] **Sum Assured** **Term** **Premium**
 Group Savings Plan [Protection Multiple = 45] 270,000 25 6,000
Total Annual Premium Rs 6,000

Table 1: Illustrative Values

Policy Year	Cumulative Main Plan Premium Paid	7% p.a. Rate of Return		9% p.a. Rate of Return		11% p.a. Rate of Return	
		Main Plan Death Benefit	Cash Value	Main Plan Death Benefit	Cash Value	Main Plan Death Benefit	Cash Value
1	6,000	270,000	3,598*	270,000	3,666*	270,000	3,734*
2	12,300	270,000	8,221	270,000	8,449	270,000	8,681
3	18,915	270,000	13,997	270,000	14,508	270,000	15,032
4	25,861	270,000	20,721	270,000	21,667	270,000	22,645
5	33,154	270,000	28,131	270,000	29,684	270,000	31,310
6	40,812	270,000	36,959	270,000	39,335	270,000	41,854
7	48,853	270,000	45,965	270,000	49,400	270,000	53,085
8	57,296	270,000	55,842	270,000	60,609	270,000	65,786
9	66,161	270,000	66,663	270,000	73,070	270,000	80,124
10	75,469	270,000	78,502	270,000	86,909	270,000	96,282
15	129,473	270,000	157,910	270,000	183,911	270,000	214,855
20	198,402	278,476	278,476	341,997	341,997	421,854	421,854
25	278,007	451,601	451,601	583,931	583,931	762,608	762,608

Notes:

- > The following year-wise percentages of the basic premium would be allocated for purchasing the units:
 Year 1:75% - Year 2:85% - Year 3:95% - Year 4 onwards: 100%, plus Bonus Unit Allocation if applicable
- > If the policy has been continuously in force, Bonus Unit Allocation on average annual basic plan premium is applicable as follows: Year 6: 10% and Year 11: 20%
- > *In the event of the Policy being surrendered prior to the payment of two full years' premium, the Company will charge an amount equal to the Cash Value as an early surrender penalty and no amount will be payable.
- > Following expenses would be charged every year for Group Savings Plan:
 Fund Management Charge = 0.125% of the regular premium cash value per month.
 Bid-Offer spread = 5% of the net regular basic premium
 Annual Administration Charge = Rs 240 per annum (this charge only applies to the basic regular premium)
- > The selected fund is EFU Aitemad Growth Fund and the investable part of basic premium will be invested in this fund. This is an Islamic fund whereby all investments are made in interest free Islamic instruments. Please note that Unit Linked life insurance plans are subject to investment risk factors; Investment risk in the investment fund chosen by policyholder is borne by himself; and unit prices may go up or down reflecting the market value of the underlying assets.
- > Under the Inflation Protection Benefit, the basic regular premium will increase every year by 5% of the prior year's premium. The coverage under any additional benefits will also increase without any medical evidence upto age 55.
- > The rate of return assumptions mentioned in the illustration are before deduction of the Fund Investment Management charges. These charges have been deducted from the rate of return assumptions prior to determining the Illustrative Values in the tables.

<p>Client:</p> <p>Name: _____</p> <p>Signature: _____ Date: _____</p>	<p>Sales Representative:</p> <p>Name: _____</p> <p>Signature: _____ Date: _____</p>
--	--