

**EFU Life Assurance Ltd.**  
**Illustration Of Benefits for 'Prosperity For Life'**  
**Prepared for: Mr. A. HAMEED**



**Basic Details:**

Date of Birth of: Mr. A. HAMEED      01/01/1979      Age: 35      Expected Commencement Date: 01/11/2013  
 Reference No: 3286 - ( 1.0.0.0 )

**Coverage Details:**

Currency: Rupees      Mode: Annual      Type: Indexed Premium Compound

Death Benefit: Option 1

Prosperity for Life [Protection Multiple =28]  
 Accidental Death and Disability Benefit Plus  
 Waiver of Premium

Sum Assured	Term	Premium
504,000	Whole of Life	18,000
504,000	25	882
	25	378
<b>Total Annual Premium</b>		<b>Rs.19,260</b>

Table 1: Illustrative Values \*

All benefits are at the end of policy year

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	18,000	504,000	3,670*	504,000	3,740*	504,000	3,809*
2	36,900	504,000	17,226	504,000	17,628	504,000	18,032
3	56,745	504,000	34,222	504,000	35,304	504,000	36,404
4	77,582	504,000	55,090	504,000	57,301	504,000	59,576
5	99,461	504,000	78,111	504,000	81,975	504,000	85,999
6	122,434	504,000	104,173	504,000	110,315	504,000	116,788
7	146,556	504,000	132,841	504,000	141,986	504,000	151,740
8	171,884	504,000	164,332	504,000	177,315	504,000	191,334
9	198,478	504,000	198,882	504,000	216,666	504,000	236,110
10	226,402	504,000	236,749	504,000	260,438	504,000	286,669
15	388,414	504,000	490,296	566,661	566,661	656,370	656,370
20	595,187	878,471	878,471	1,065,092	1,065,092	1,299,481	1,299,481
25	859,088	1,452,146	1,452,146	1,850,882	1,850,882	2,386,201	2,386,201
30	1,195,899	2,286,661	2,286,661	3,068,690	3,068,690	4,191,877	4,191,877
35	1,625,766	3,485,578	3,485,578	4,931,582	4,931,582	7,155,673	7,155,673

**Notes:**

- > This is a Whole of Life contract hence a fixed maturity age is not applicable. However, an age of 70 years is used above for illustration purposes.
- > The following year-wise percentages of the basic premium would be allocated for purchasing the units:  
 Year 1:30% - Year 2:80% - Year 3:90% - Year 4 to 5:100% - Year 6 to 10:103% - Year 11 onwards:105%
- > The Illustrative Values do not take into account any partial surrenders.
- > Following expenses would be charged every year for Prosperity for Life:
  - Fund Management Charge = 0.125% of the Regular Premium Cash value and FAP cash value per month.
  - Bid-Offet Spread = 5% of the net Regular Basic Premium and Fund Acceleration Premium.
  - Administration Charge = Rs. 480.00 per annum (this charge only applies to the basic regular premium)
- > For determining the illustrative values mentioned above, the Administration Charge is increased every year by 2% which is the average rate at which the Company has increased its Administrative Charge in the last five years.
- > Death Benefit is greater of Sum Assured or Cash Value.
- > \*The policy cannot be surrendered until two full year's premiums have been paid.
- > There is an option of applying the cash value to provide an annuity. The amount of expected annual pension will depend on the investment climate prevailing at the time when the pension is purchased.

**Client:**

Name: \_\_\_\_\_  
 Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Sales Representative:**

Name: \_\_\_\_\_  
 Signature: \_\_\_\_\_ Date: \_\_\_\_\_

EFU Life Assurance Ltd. is registered and supervised by the Securities and Exchange Commission of Pakistan.