

Who is the underwriter of Sarmaya Plus?

Sarmaya Plus is underwritten and issued by IGI Life Insurance Limited.

When can I surrender the policy?

You have the right to encash all the units in your Account Value any time after the policy becomes effective. In such an event, the units will be encashed at Bid Price and the policy will be terminated.

Is there any medical examination?

Medical examination or laboratory tests may only be required if your aggregate life cover, which includes Basic Face Amount under Sarmaya Plus and life insurance covers under all policies issued by IGI Life, exceeds the non-medical limits set by IGI Life at that time or if your application discloses adverse medical history.

What are the fees and charges related to this product?

The bank does not have any fees or charges related to this product. However IGI Life has the following charges and fees:

Bid Offer Spread	5%
Investment Management Charges	1/12th of 1.5 of account value per month
Surrender / Withdrawal Processing Fee	PKR 300
Investment Strategy Switching Fee	PKR 300 per switch

Disclaimer

Standard Chartered Bank (Pakistan) Limited is only acting as a distributor of Sarmaya Plus on behalf of IGI Life and shall not be held responsible in any manner whatsoever to any person, including but not limited to, the insured customer(s), Beneficiary or any third party.

Standard Chartered Bank (Pakistan) Limited is the third party distributor for "Sarmaya Plus". The product is not guaranteed or insured by Standard Chartered Bank (Pakistan) Limited or its affiliates and is not a Standard Chartered Bank (Pakistan) Limited product.

Past performance of funds is not necessarily a guide to future performance. Any forecast made is not necessarily of future or likely performance of the funds. The investment risk shall be borne by the policyholder and actual maturity or surrender values may be lower or higher than the projected figures. IGI Life refers to IGI Life Insurance Limited. Your relationship is with IGI Life. In turn, IGI Life makes investments in line with the strategies you have chosen, and your Policy Account Values will reflect the performance of the strategies you select. The investment Account earnings will fluctuate up or down and principal and investment returns are not guaranteed. In order to continue to best serve its Policy Owners, or in the event of change in applicable legislation, IGI Life may add, combine, or delete sub-accounts and/or funds, which back the investment strategies without notice to its Policy Owners. As the Policy Owners' investments are made with IGI Life, in Sarmaya Plus, rest assured that IGI Life's obligations to its individual Policy Owners under Sarmaya Plus will not be altered or amended by any such change.

The Investment Strategies and investment sub-accounts offered are subject to the Company's ability to invest in mutual funds or in any other investment instruments.

Please note that at all times your investment is in your IGI Life Policy and the various Investment Strategies it offers. IGI Life is the investor and owner of units in any Fund it currently uses to achieve investment goals on your behalf.

Neither IGI Life nor any of its affiliates, agents or representatives is giving investment advice in relation to any of the Investments Strategies and/or in connection with the underlying Funds used to achieve the investment goals selected by the Policy Owner. Neither IGI Life nor any of its affiliates, agents or representatives is giving any professional advice regarding the compatibility of the Underlying Funds with any set of religious precepts or guidelines.

Please Note: This is a brochure not a contract. The detailed terms & conditions are stated in the Policy document.



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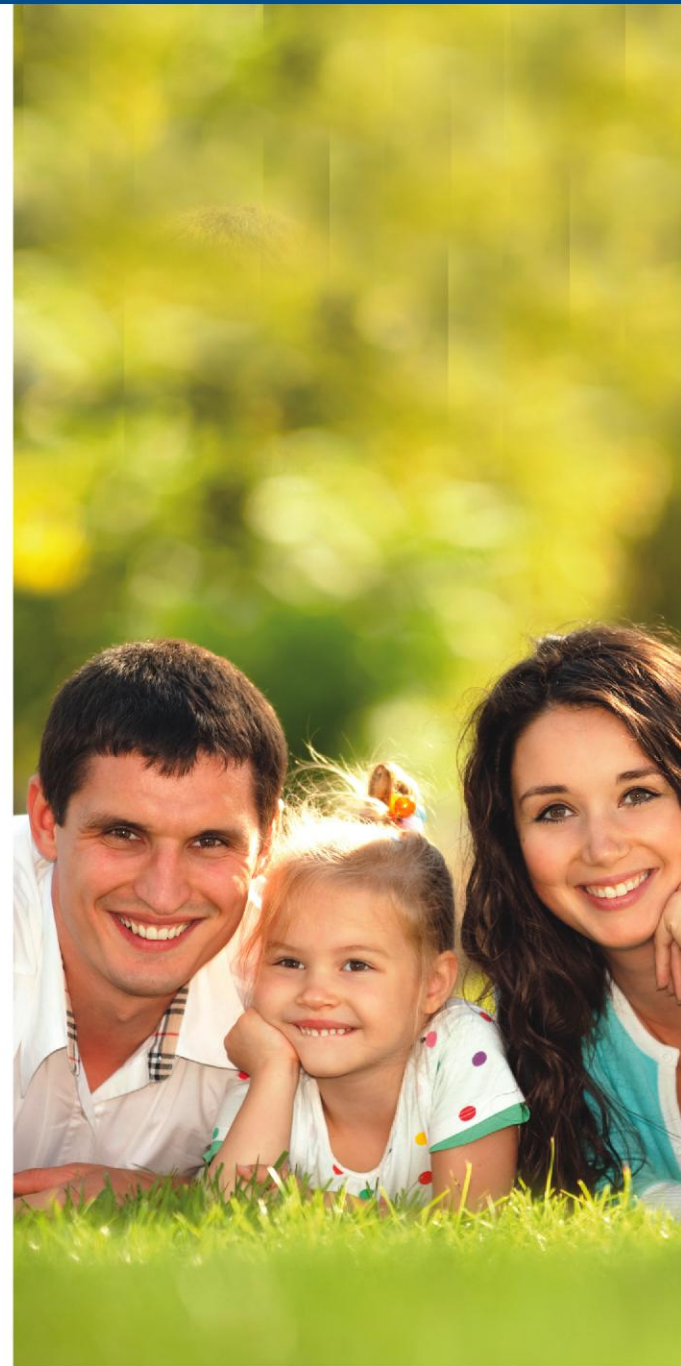
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Sarmaya Plus

Secure your future with a
protected investment plan

IGI | Life





Sarmaya Plus is a hassle free, single premium investment option with built-in natural and accidental death benefit. 100% of your single premium is allocated to account value. Most importantly it gives you the option of choosing your own mix of investment strategy from the available multiple investment strategy options.

What is Sarmaya Plus?

Sarmaya Plus is a unique investment-cum-protection plan that provides you a hassle free one time investment option.

Sarmaya Plus gives you the freedom of creating your own investment mix, from the available Multiple Investment Strategies, as per your risk appetite, while the protection feature of the plan provides you life insurance coverage from the moment you invest in the plan.

Anyone between the age range of 18 to 60 years is eligible for this ideal investment package.

How does Sarmaya Plus work?

100% of the Single Premium you pay is used to buy units of the chosen Investment Strategy(ies) and Fund(s) at the applicable Offer Price. The management charges and cost of insurance (if any) are deducted on a monthly basis from your Account Value. The process will continue till the end of the elected term.

On completion of term - the maturity date - accumulated account value will be paid to you in a lump sum.

Benefits

Insurance Coverage

The Plan offers the following coverage:

- **Death Benefit** - In the unfortunate event of your death, the following benefit is payable:
 - The higher of Account Value or the Basic Face Amount less any partial withdrawals.
- **Accidental Death Benefit** - In the unfortunate event of your death due to an accident, the following benefit is payable;
 - Guaranteed Death Benefit as described above.
 - An additional benefit equal to 5 times the Single Premium (net of partial withdrawals).

- **Optional Rider** - You can increase your life insurance protection by adding Level Term Insurance Rider (LTR) on payment of nominal extra premium. In the unfortunate event of your death during LTR term, an additional lump sum will also be payable in addition to the benefits described above.

Multiple Investment Strategies

You have the option to choose from the following Investment Strategies and funds to match your risk profile and financial objectives.

Sarmaya Plus Equity Funds Strategy

Sarmaya Plus PSM Fund: Investment is made in Pakistan Stock Market Fund offered by Arif Habib Investments Limited.

Sarmaya Plus UGIF Fund: Investment is made in United Stock Advantage Fund offered by UBL Fund Managers Limited.

Sarmaya Plus Income Funds Strategy

Sarmaya Plus PIF Fund: Investment is made in Pakistan Income Fund offered by Arif Habib Investments Limited.

Sarmaya Plus UGIF Fund: Investment is made in United Growth and Income Fund offered by UBL Fund Managers Limited.

Sarmaya Plus Secure Funds Strategy

Sarmaya Plus Secure Fund: Investment is made in Pakistan Investment Bonds (PIB).

Guaranteed Loyalty Bonus

The longer you continue the Plan, the higher rewards you will gain in the form of generous loyalty bonuses. A loyalty bonus comes in the form of extra units added to your account value at the end of every 5 years to accelerate growth of your funds. The bonus allocation is a percentage of Single Premium and is only allocated if no withdrawals are made during the whole of the preceding 5 years period.

The Loyalty Bonus Allocation would be as follows:

Policy Year	Loyalty Bonus Allocation as % of Single Premium
5	2 %
10	3 %
15	4 %
20 and every 5 years thereafter	5 %

Frequently Asked Questions

How do I pay premium?

Premium Payments made directly through a direct debit t from your Standard Chartered Bank (Pakistan) Limited account

Does the Plan offer any free look period?

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

What are the minimum or maximum Single Premium limits?

Minimum acceptable Single Premium is PKR 100,000. There is no limit of maximum Single Premium; hence you can plan your financial objectives with complete freedom.