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Disclaimer: IGI Life Vitality services are being provided in Pakistan through IGI Life Insurance Ltd. in collaboration with Discovery Vitality (Pty) Ltd. which is an authorised financial services provider in South Africa with registration number: 1999/007736/07. Terms & Conditions apply.

A photograph of a person running on a beach at sunset. The person is seen from the back, wearing a light-colored tank top and shorts. The sun is low on the horizon, creating a bright, golden glow. The beach is wet, reflecting the light. In the top right corner, there is a white rounded rectangle containing the IGI Life Vitality logo. The bottom of the image features a blue gradient background with white text.

IGI Life Vitality

Pakistan's first active life insurance

Healthy Saver Plan

“The groundwork for all happiness is good health.” – Leigh Hunt.

We all know the importance of living healthy, but most of us find it difficult to live up to our aspirations. IGI Life has teamed up with Vitality from South Africa to help you on the journey towards a healthier you! Our Healthy Saver Plan not only generates funds for your future, it also rewards you for living healthy through the integrated Vitality programme. We invite you to join over 10 million members (and growing) around the world who use Vitality to make themselves healthier and enhance and protect their lives.

Healthy Saver Plan is a smart savings plan that is linked to the Vitality wellness programme. Based on the shared value insurance model, this plan encourages you to lead a healthier life and offers you attractive rewards for doing so.

The premiums paid each year (less premium related expenses) will be credited to your individual account and invested in secured instruments, like government securities, bonds of reputable public sector corporations and so on. Every month, deductions will be made from your account value for management charges, cost of insurance, if any, and premium for supplementary contracts, if any, and your share of investment earnings will be credited. This process will continue until the policy matures.

The plan consists of two core aspects:

- Vitality: focuses on wellness by providing you with an understanding of your current health status and incentivizes you to improve your health.
- Savings: The more you keep yourself healthy today, the more you save for the coming times.

How is IGI Life Vitality different from traditional life insurance?

Traditional Life Insurance	 Healthy Saver Plan
Focused on fear of death, morbidity/disability	Focused on leading a healthy and active life
Commoditised product (life insurance policy)	Differentiated insurance plan + healthy and active lifestyle
Long-term investment, no short-term benefit	Long-term investment + Active Rewards on weekly basis + Up to 100% cashback on wearable device* + Annual Integrated Benefit*
Protects future of policyholder's family	Protects future of policyholder's family + leads to an improved healthy and active lifestyle of the policyholder
Mobile app only for policy details and general information	Mobile-led strategy, IGI Life Vitality App linked to device**
No focus on health	Focuses on health through screening assessments via Vitality Health Check + Vitality Health Review + Vitality Nutrition Assessment + Non-smokers' Declaration + Vitality Age
Low involvement product through yearly transactional relationship only	High involvement product through weekly engagements

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** It is recommended to use a wearable device but your mobile can still track your physical activity through Samsung Health App for Android and Health App for iOS. For details, kindly call UAN (+92-21) 111-111-711. Terms and Conditions apply.

A Mobile-led Strategy

The programme is based on the shared-value approach that incentivizes you to manage your health. It helps you get healthier by giving you tools, knowledge, access and motivation to improve your health, and is based on a three-pronged approach:

- Know your health
- Improve your health
- Enjoy the rewards

The IGI Life Vitality App is the primary tool for engagement that helps you achieve your goals by monitoring your activity and allowing you to redeem attractive rewards along the way. You can download the IGI Life Vitality App on your Android or iOS mobile device. * Register on the IGI Life Vitality App using your email ID and insurer code that is provided in the welcome email after you purchase the policy.



1. Know Your Health

- Vitality Health Check
- Vitality Health Review
- Vitality Nutrition Assessment
- Non-smokers' Declaration
- Vitality Age

3. Enjoy the Rewards

- Weekly Rewards (Active Rewards)
 - o Easy Tickets
 - o Foodpanda
 - o Mobile Top-Up
- Monthly Reward
 - o Up to 100% cashback on wearable device.**
- Annual Reward
 - o Integrated Benefit

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Know Your Health

The 'Know Your Health' component educates you about the lifestyle risks you may be exposed to.

Vitality Health Check

The Vitality Health Check is a set of essential health screening and preventive tests, including Body Mass Index (BMI), Blood Glucose, Blood Pressure and Total Cholesterol.*

Vitality Health Review

The Vitality Health Review is used to evaluate general health, social and lifestyle habits.

Vitality Nutrition Assessment

The Vitality Nutrition Assessment questionnaire consists of the following three sections:

Daily meals

What is your daily food pattern and routine?

Lifestyle choices

What lifestyle habits influence your food choices?

Food choices

What are your food preferences in terms of ingredients and nutrients?

Vitality Nutrition Assessment

After completing this questionnaire, you receive feedback and suggestions on how to improve your daily nutritional intake.

Non-smokers' Declaration

To qualify for the non-smokers' points, you must not have smoked any tobacco products as specified in the terms and conditions.

Vitality Age

Your Vitality Age is an overall measure of your personal health and might not match your chronological age.

*Actual test results to be uploaded through the App.



Improve Your Health

This component provides you with customised activity targets and incentivises you to improve your health. Based on your current health status, you will receive weekly physical activity targets which will eventually translate into targets based on your past performance.*

To monitor your physical activity, it is recommended that you use a wearable device with an in-built pedometer and a heart rate monitor. You can only use devices mentioned in the terms and conditions.**



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 **Your mobile can still track your physical activity through Samsung Health App for Android and Health App for iOS.

Enjoy the Rewards

IGI Life Vitality incentivises you to maintain an active lifestyle in the form of weekly, monthly and annual rewards.

Weekly Active Rewards

Reach your weekly physical activity target and choose an Easy Tickets voucher to watch a movie for half the price OR a Foodpanda voucher worth PKR 500 for a healthy meal. OR Easy Tickets Mobile Top Up voucher worth PKR 500 that can be credited to any GSM network based mobile number within Pakistan.

These vouchers are delivered to the IGI Life Vitality App.

Monthly Active Reward

- Up to 100% cashback on the Samsung Galaxy Watch.*

Annual Reward (Integrated Benefit)

Based on your Vitality status, you qualify for the Integrated Benefit on every policy anniversary. This benefit accrues annually and is credited into your account value on every 5th policy anniversary.

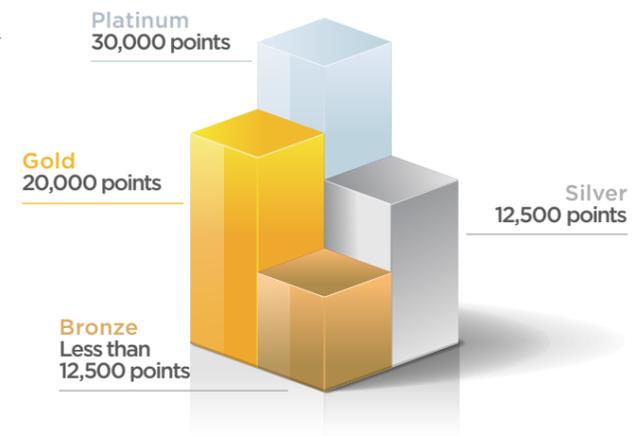
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Vitality Status

Earn Vitality Points for learning more about your current health status and taking steps to improve it.

As you earn points, you will achieve a higher Vitality Status. The Vitality Active product consists of four statuses:

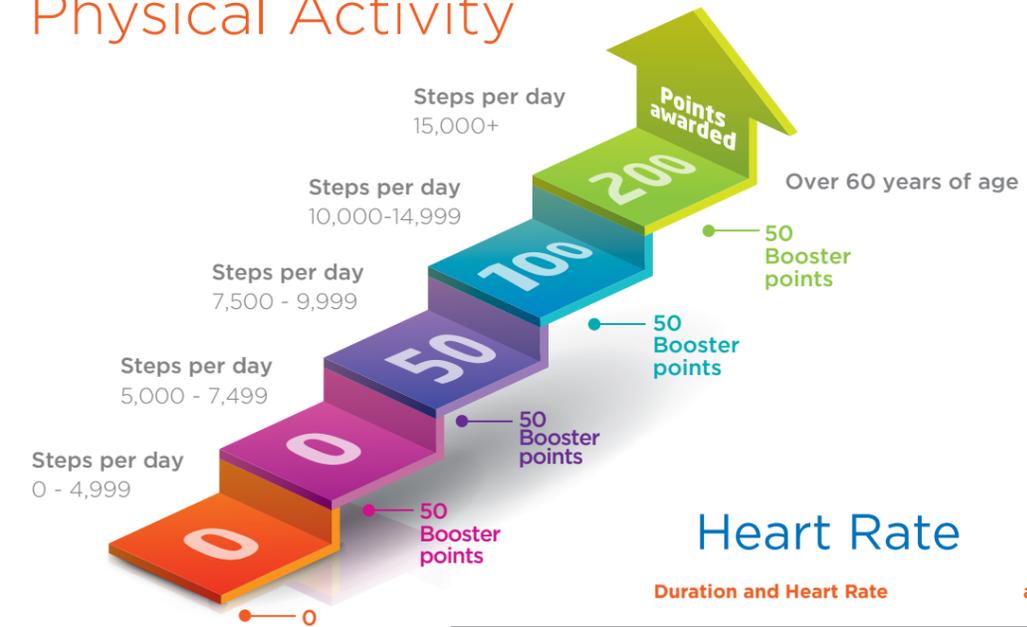


Earn Vitality points through health screenings

	Know Your Health	Points	Bonus points for 60+	Frequency of points allocation	Points limit (per membership year)
Assessments	Vitality Health Review	1,000	0	Annual	1,000
	Vitality Nutrition Assessment	500	0	Annual	500
	Non-smokers' Declaration	1,000	0	Annual	1,000
Screening and Prevention	Vitality Health Check	1,250 for each result + 2,500* for each result within the healthy range	1,250 for each result within the healthy range	Annual	15,000 - under 60 20,000 - over 60
Total Vitality Points					17,500 - under 60 22,500 - over 60

*You will earn 2,500 points if your Vitality Health Check tests are within the healthy range.

Earn Vitality Points Through Physical Activity



Heart Rate

Duration and Heart Rate	Points awarded	Over 60 years of age
Moderate (60+) 20 minutes of physical activity at 60% of age-related max heart rate	0	50 Booster points
Moderate 30 minutes of physical activity at 60% age-related max heart rate	100	50 Booster points
Vigorous 30 minutes of physical activity at 70% age-related max heart rate	200	50 Booster points
Vigorous 60 minutes of physical activity at 60% age-related max heart rate	200	50 Booster points
Extended Duration Vigorous 60+ minutes at 70% age-related maximum heart rate	300	50 Booster points
Extended Duration Vigorous 90+ minutes at 60% age-related maximum heart rate	300	50 Booster points



Wearable Device Cashback

Your monthly IGI Life Vitality points target represents the amount of physical activity you need to do each month. Reach your monthly points threshold and earn the applicable cashback percentage on your wearable devices bought through the programme. The cashback will be credited to your Account Value.



IGI Life Vitality is offering the Fitness Device. You will be eligible for up to 100% cashback over a period of 24 months, subject to meeting your monthly physical activity targets. The above-mentioned discount is only available for IGI Life Vitality members. You can use your own device to track your heart rate; however, cashback is only available on Samsung Galaxy Watches purchased through the programme.

The IGI Life Vitality Customer Journey



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Integrated Benefit for Healthy Saver Plan

At every 5th anniversary of the IGI Life Vitality Integrated Policy, an additional amount (% of the premium) is paid into the Account Value as Vitality Integrated Benefit, subject to its terms and conditions. The Integrated Benefit, which accrue annually based on your IGI Life Vitality status, and the Face Amount Multiple are paid at five-year intervals.

What is Face Amount?

This amount is payable in the event of the death of the policyholder along with any other benefits applicable. The Face Amount is a multiple of the Basic Premium. The following multiples will be offered to policyholder:

Age	Face Amount Multiple*	
	Minimum	Maximum
18 - 40	5	170
41 - 50	5	100
51 - 55	5	40
56 - 60	5	25
61	5	15

*Disclaimer: The above multiples are subject to the Terms & Conditions.

What is Account Value?

Account Value is the amount that the investment portion of the policy is worth. The table below shows the percentages of the Healthy Saver Plan:

Face Amount Multiple	Status			
	Bronze	Silver	Gold	Platinum
5 to 10	0.0%	0.0%	0.0%	0.0%
11 to 20	0.0%	2.5%	5.0%	9.0%
21 and higher	0.0%	5.0%	10.0%	18.0%

Key Benefits in the Plan

Income Tax Benefit: As per FBR rules, income tax benefit, at the rate of average tax rate up to 20% of taxable income, is applicable subject to maximum of PKR 2 million per annum.

Death Benefit: In the event of death, the sum of the Account Value and Basic FaceAmount, plus Account Value of AVAP (if any), along with the Integrated Benefit accrued but not already credited to the Account Value, will be paid.

Maturity Benefit: 100% of the Account Value, plus the Account Value of AVAP (if any), along with the Integrated Benefit accrued but not already credited to the Account Value will be paid at the time of maturity.

What Additional Benefits Can Be Availed?

Apart from the aforementioned conventional benefits, the plan allows you to choose from a range of supplementary benefits. These benefits and their respective descriptions are outlined below:

- **Level Term Insurance:** Level Term Insurance Rider enhances the benefit payable on your death. The Level Term Rider face amount is payable in addition to any other death benefit payable under the basic plan.
- **Income Benefit:**
 - o Death: A monthly income benefit will be provided to the nominated beneficiary, following the death of the life covered up to the end of the elected term.
 - o Disability: A monthly income benefit will be provided following the permanent total disability of the life covered up to the end of the elected term.
- **Accidental Medical Reimbursement (AMR):** This rider provides protection for reasonable, customary and necessary medical expenses in or out of hospital that are made necessary by accident. AMR can only be chosen with the compulsory ACB rider.
- **Accident Care Benefit:** Pays an additional benefit in case of death or disability due to accident. The rider also provides cover in case of dismemberment due to accident.
- **Family Protection – Disability:** Family Protection Rider waives the future premiums in case of permanent total disability of the life covered up to the end of the rider term.
- **Permanent & Total Disability (PTD):** In the event that you suffer permanent & total disability, the PTD face amount is paid in 3 installments of 20%, 30% and 50% over a 24-month period, during the continuance of disability. In case of death before receiving all the installments, the remaining installments are payable in a single lump sum.

- **Elaj Aasan (EA):** Elaj Aasan Face Amount will be paid if you are diagnosed for the first time, for one of the covered diseases, provided you are alive after the expiry of 14 days from the date of surgery or from the date of diagnosis of the disease/condition. If you have been diagnosed with a disease or a condition covered by EA, you will thereafter remain insured under EA for a reduced number of diseases or conditions, in accordance with terms and conditions mentioned in the policy document.
- **Accidental Death Benefit:** Pays an additional benefit in case of death due to accident.
- **HealthSure:** Provides financial protection in case of illness or accident that leads to hospitalization to cover in-patient hospital expenses as per the terms and conditions, including expenses related to ICU, physician visits, specialist consultation and surgical operation.

Eligibility & Policy Term:

The minimum entry age is 18 years and maximum is 65 years. The minimum policy term is 10 years subject to a maximum attained age of 85 years. The supplementary benefits will terminate at the age mentioned in the supplementary benefit. It could be at an earlier date depending upon the benefit term available.

Premium Payment Term:

The minimum Premium payment term is 10 years and the maximum can go up to the membership term chosen.

What are the Minimum or Maximum Premium Limits?

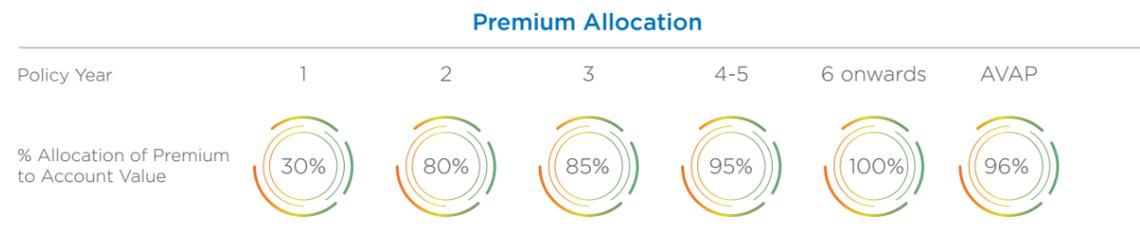
Minimum acceptable basic premium is PKR 50,000 for the following modes of premium

- Annual
- Semi-annual
- Quarterly

There is no maximum limit of premium; hence, you can plan your financial objectives with complete freedom.

What is the Premium Allocation Percentage?

IGI Life Vitality offer one of the best premium allocations to optimize the returns on your investment. The proportion of premiums allocated to account value are as follows:



Is there a Free-look Period?

If you cancel your policy within the free-look period of 14 days from the policy issue date, you are entitled to a full refund of your premium less any expenses. If the member has availed any Active Rewards during the free-look period, the Vitality fee for one month will be deducted from the amount being refunded.

AVAP Payment

This is a regular contribution plan but also gives the flexibility to top-up the savings by depositing surplus funds as lump sum contributions in the plan. These payments can be made at any time during the policy term. The minimum AVAP amount is PKR 50,000, with no limit on the maximum.

Can I Cancel My Vitality Active Membership Anytime?

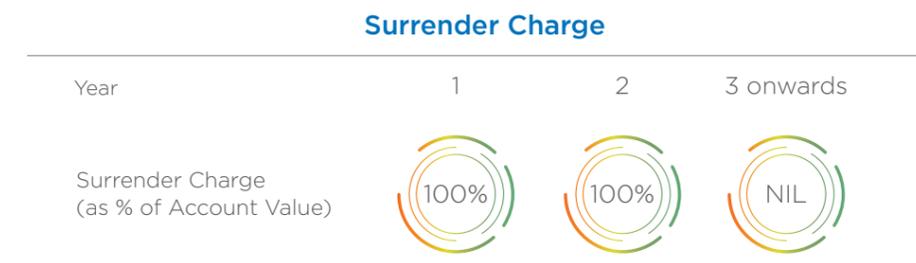
You can cancel your Vitality Active Membership at any point in time. However, once your membership is cancelled, you will have to purchase the Vitality Membership again.

Do I have to submit any evidence of good health, undergo medical examination to buy this plan?

Yes, evidence of good health will be required. You may also have to undergo medical examination depending on the coverage amount, your age and your health condition.

Can I Surrender My Policy Anytime?

You have the right to surrender the policy any time after the policy has been in force for at least two complete policy years. In such an event, the policy will be terminated. A surrender charge (as tabulated below) will be deducted in case of full surrender during the first two policy years.



Can I Withdraw Funds from My Policy?

The account value can be withdrawn partially after the policy has been in force for at least two full years as per the policy's terms and conditions. The amount withdrawn is considered as a permanent withdrawal and does not have to be repaid. A partial withdrawal will reduce the death benefit by the amount of partial withdrawal. A processing fee is also applicable on each partial withdrawal. In case of partial surrender, Integrated Benefit will not be paid for that five-year period.

What are the Fees and Charges Related to this Product?

Management Charge	150bps of annual yield
Vitality Fee	PKR 320* per life per month
Admin fee Charges	PKR 150
Surrender Processing Fee	PKR 500
Partial Withdrawal	PKR 500 on each partial withdrawal

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Illustrative of Benefits

The following example portrays the expected Participant's Investment Account value of a person aged 35 years. The basic contribution is Rs. 100,000 per annum, and with a Sum Cover Multiple of 21, the Sum Covered is Rs. 2,100,000. The contribution paying term and membership term is 25 years. The Projected Cash Values are as follows:

8% Unit Growth Rate

Policy Year	Basic Cash Value	Bronze		Silver		Gold		Platinum	
		Death Benefit	Cash Value with Benefit						
5	391,277	2,491,777	391,277	2,516,777	416,277	2,541,777	441,277	2,581,777	481,277
10	1,059,211	3,159,711	1,059,211	3,218,789	1,118,289	3,277,866	1,177,366	3,372,390	1,271,890
15	1,952,811	4,053,311	1,952,811	4,158,839	2,058,339	4,264,367	2,163,867	4,433,212	2,332,712
20	3,140,888	5,241,388	3,140,888	5,410,233	3,309,733	5,579,078	3,478,578	5,849,229	3,748,729
25	4,709,216	6,809,216	4,709,216	7,064,367	4,964,367	7,319,519	5,219,519	7,727,762	5,627,762

10% Unit Growth Rate

Policy Year	Basic Cash Value	Bronze		Silver		Gold		Platinum	
		Death Benefit	Cash Value with Benefit						
5	412,020	2,512,520	412,020	2,537,520	437,020	2,562,520	462,020	2,602,520	502,020
10	1,173,553	3,274,053	1,173,553	3,336,405	1,235,905	3,398,757	1,298,257	3,498,519	1,398,019
15	2,293,617	4,394,117	2,293,617	4,512,275	2,411,775	4,630,432	2,529,932	4,819,485	2,718,985
20	3,935,752	6,036,252	3,935,752	6,237,788	4,137,288	6,439,324	4,338,824	6,761,782	4,661,282
25	6,335,624	8,435,624	6,335,624	8,761,733	6,661,733	9,087,843	6,987,843	9,609,617	7,509,617

12% Unit Growth Rate

Policy Year	Basic Cash Value	Bronze		Silver		Gold		Platinum	
		Death Benefit	Cash Value with Benefit						
5	433,681	2,534,181	433,681	2,559,181	458,681	2,584,181	483,681	2,624,181	523,681
10	1,300,804	3,401,304	1,300,804	3,467,177	1,366,677	3,533,051	1,432,551	3,638,448	1,537,948
15	2,699,862	4,800,362	2,699,862	4,933,059	2,832,559	5,065,757	2,965,257	5,278,073	3,177,573
20	4,954,508	7,055,008	4,954,508	7,296,959	5,196,459	7,538,909	5,438,409	7,926,030	5,825,530
25	8,584,526	10,684,526	8,584,526	11,105,096	9,005,096	11,525,667	9,425,667	12,198,580	10,098,580

*Disclaimer: Please note that all the amounts shown in the illustration are projections and are not guaranteed.

About IGI Life

IGI Life Insurance Limited, part of the Packages Group, marked its entry into the Life Insurance business through acquisition of controlling shares in American Life Insurance Company (Pakistan) Limited in April 2014. Acquisition by Packages Group makes IGI Life a one-of-a-kind life insurance provider in Pakistan, as IGI Life's multinational heritage is now coupled with the local experience of the Packages Group, one of the most reputed business conglomerates in the country, having several joint ventures with leading global brands in the FMCG, Pharmaceutical and Packaging sectors.

IGI Life's current product suite includes Life Insurance plans, Accident & Health Insurance and Employee Benefit Solutions. IGI Life is also amongst the first few companies to commence the Family Takaful business in 2015 under Window Takaful Operations, thus offering Shari'ah-compliant solutions to our clients.

About Vitality Group

Guided by the core purpose of making people healthier, Vitality is the leader in improving health to unlock outcomes that matter. By blending smart tech, data, incentives, and behavioral science, we inspire healthy changes in individuals and organizations. Vitality brings a global perspective through successful partnerships with the smartest insurers and most forward-thinking employers around the world. More than 20 million people in 30 countries engage in the Vitality programme.

Today, the Vitality program impacts over 20m lives in 30 markets

