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IGI Life Vitality

Pakistan's first active life insurance

Future Smart 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 Future Smart Plan not only protects your financial future, it also rewards you for living healthy through the integrated Vitality programme.

We invite you to join over 20 million members (and growing) around the world who use Vitality to make themselves healthier and enhance and protect their lives.

The Future Smart Plan


The Future Smart Plan is a smart investment 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 plan consists of two core aspects:

- Vitality: focuses on wellness by providing you with an understanding of your current health status and incentivises you to improve your health.
- Insurance coverage: caters to your need for financial security and provides investment opportunities.



How is IGI Life Vitality Different from Traditional Life Insurance?

Traditional Life Insurance	
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

*Terms and Conditions apply

** 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.**



*For details, kindly call our UAN (+92-21) 111-111-711. Terms and Conditions apply.
 **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.

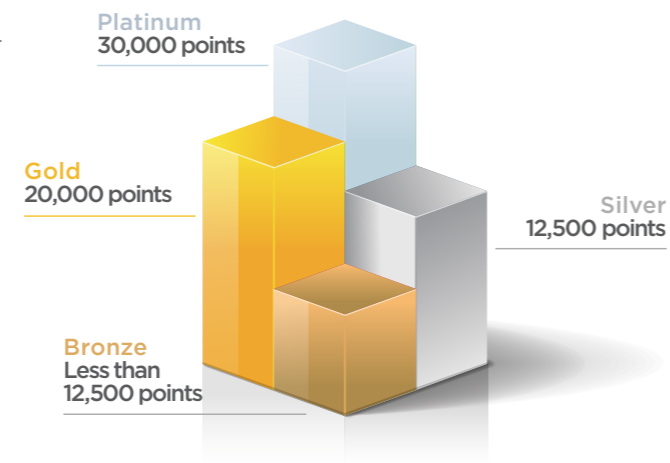
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Vitality Status

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:

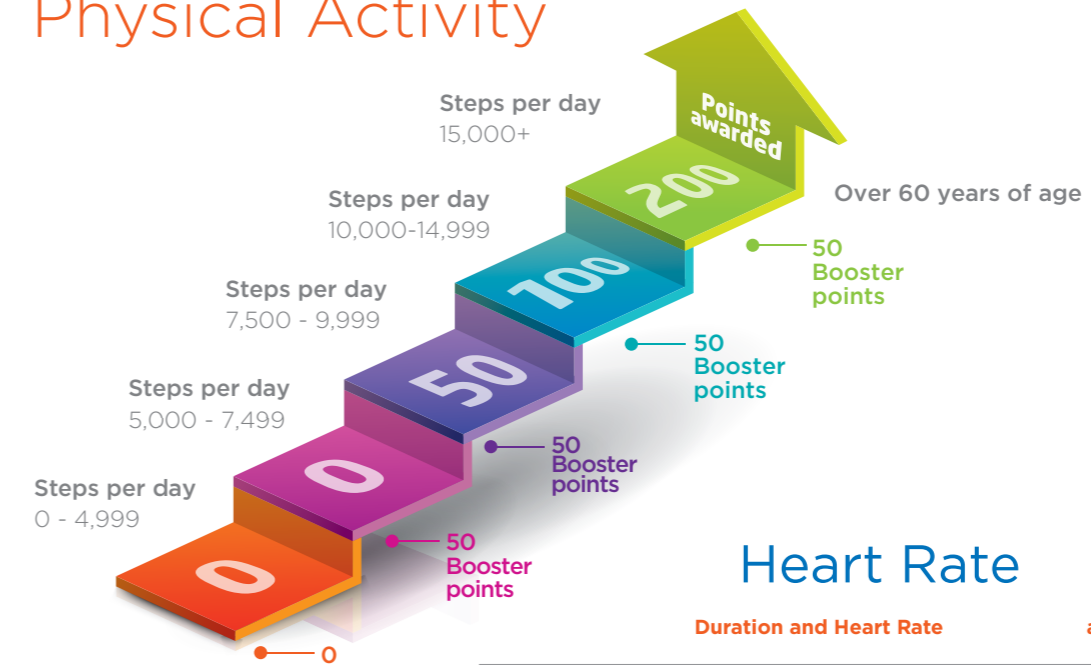


Earn Vitality points through health screenings

	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



*Terms and Conditions apply

Integrated Benefit for Future Smart 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
Up to 55	5	200
56 to 60	5	150
60 onward	5	100

*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 IGI Life Vitality Integrated Benefit:

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

- Account Value Acceleration Premium (AVAP): You will have the option to deposit surplus funds as Account Value Acceleration Premium (AVAP).
- Death Benefit: In the event of death, the sum of the Account Value and Basic Face Amount along with the Integrated Benefit, not already accrued to the Account Value, will be paid.
- Maturity Benefit: 100% of the Account Value, along with the Integrated Benefit, not already accrued to the Account Value, plus the account value of the AVAP (if any) will be paid at the time of maturity.
- Extra Unit Allocation: The longer the policy is continued, the higher the rewards will be. The plan offers extra unit allocation starting from the 6th year. The extra unit allocation is as follows:



- Automatic Cover Maintenance: After 2 years of paying the premium you cannot meet your premium payments, you will still be eligible for the life insurance cover, as long as your policy's cash value is sufficient to pay for charges made against your policy.

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.
- 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. Accident Medical Expense Reimbursement (AMR) provides total blanket protection for reasonable, customary and necessary medical expenses in or out of hospital that are made necessary due to accidents.
- 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 condition mentioned in the policy document.
- Elaj Aasan – Spouse: Elaj Aasan may also be taken on the life of the insured's spouse, given that the insured has also taken Elaj Aasan. The Face Amount for Elaj Aasan – Spouse cannot be greater than the Face Amount of the insured's Elaj Aasan.

What are the Investment Strategy Choices?

You will be given the choice of creating your own investment mix by indicating in the application the percentage of premium you wish to allocate to buy units in each investment strategy. The following sub-accounts will be offered to you:

- IGI Life Aggressive Fund: Investing in the stock market is considered to be a time-tested method of creating wealth over the long-term. This fund is suitable for you if you are willing to accept more risk in search of potentially higher long-term returns and inflation protection.
- IGI Life Balanced Fund: This fund is suitable for you if you are willing to accept a moderate level of risk and require a combination of capital growth and income.
- IGI Life Conservative Fund: This fund is suitable for you if you are looking for a short-term investment horizon and the need for a consistent, less volatile income.
- IGI Life Secure Fund: This fund is best suited for you if you are seeking consistent income with a medium-term investment horizon.
- IGI Life Shariah-Compliant Fund: This fund is best suited for you if you want to explore Shariah-compliant investment avenues offering consistent income with a medium-term investment horizon.

You can manage your investments by choosing your own investment strategy portfolio from a range of options to suit your needs and preferences. You will have the option to transfer between the investment accounts subject to certain conditions. Please note that the investment risk shall be borne by the policyholder and actual maturity or surrender values may be lower or higher than the projected figures.

What are the Minimum or Maximum Premium Limits?

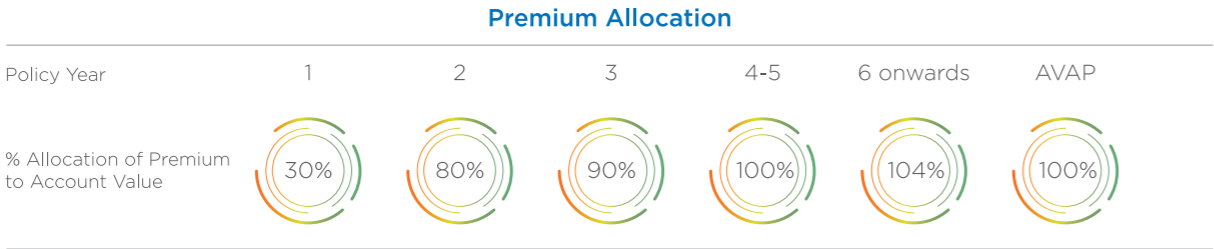
The minimum collected basic premium for the following mode of payment is:

Mode	Minimum Premium (PKR)
Annual	50,000
Semi Annual	25,000
Quarterly	12,500

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 offers one of the best premium allocations to optimise the returns on your investment. The proportion of premiums allocated to account value is as follows:



Inflation Protection

Indexation on a simple basis will be offered on face amount and premium. If this option is selected, the face amount and premium will be increased on every Policy Anniversary. The Policy Owner may cancel the increase in premium and face amount by giving notice in writing. Once cancelled, the indexation feature will not be available for the remaining policy term.

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.

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.

Can I Surrender My Policy Anytime?

You have the right to encash all the units in your account value any time after the policy has been in force for at least two complete policy years. In such an event, the units will be encashed at Bid Price and 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.

Year	1	2	3 onwards
Surrender Charge (as % of Account Value)	100%	100%	NIL

Can I Withdraw Funds from My Policy?

The account value can be withdrawn partially, by encashing a limited number of units in the sub-account(s), after the policy has been in force for at least two full years. 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?

Fund Management Charges	1/12th of 1.5% of Account Value per month
Vitality Fee	PKR 499* per life per month
Fund Switching Fee	PKR 500 per switch
Bid Offer Spread	5%
Monthly Administration Charges	PKR 125
Surrender Processing Fee	PKR 500
Partial Withdrawal	PKR 500 on each partial withdrawal

*Terms & Conditions apply.

Sample Illustrative Values

The following example illustrates cash values of a person aged 35 years. The annual premium is PKR 100,000 with a Face Amount multiple of 21 and a policy paying term of 20 years.

8% Unit Growth Rate

Policy Year	Basic Cash Value	Bronze		Silver		Gold		Platinum	
		Death Benefit	Cash Value with Benefit	Death Benefit	Cash Value with Benefit	Death Benefit	Cash Value with Benefit	Death Benefit	Cash Value with Benefit
5	373,688	2,474,188	373,688	2,499,188	398,688	2,524,188	423,688	2,564,188	463,688
10	1,018,597	3,119,097	1,018,597	3,178,175	1,077,675	3,237,252	1,136,752	3,331,776	1,231,276
15	1,880,812	3,981,312	1,880,812	4,086,840	1,986,340	4,192,368	2,091,868	4,361,213	2,260,713
20	3,026,608	5,126,608	3,026,608	5,295,453	3,195,453	5,464,298	3,364,298	5,734,450	3,634,450

10% Unit Growth Rate

Policy Year	Basic Cash Value	Bronze		Silver		Gold		Platinum	
		Death Benefit	Cash Value with Benefit	Death Benefit	Cash Value with Benefit	Death Benefit	Cash Value with Benefit	Death Benefit	Cash Value with Benefit
5	392,917	2,493,417	392,917	2,518,417	417,917	2,543,417	442,917	2,583,417	482,917
10	1,127,475	3,227,975	1,127,475	3,290,326	1,189,826	3,352,678	1,252,178	3,452,441	1,351,941
15	2,207,235	4,307,735	2,207,235	4,425,893	2,325,393	4,544,050	2,443,550	4,733,103	2,632,603
20	3,789,654	5,889,654	3,789,654	6,091,190	3,991,190	6,292,726	4,192,726	6,615,184	4,515,184

12% Unit Growth Rate

Policy Year	Basic Cash Value	Bronze		Silver		Gold		Platinum	
		Death Benefit	Cash Value with Benefit	Death Benefit	Cash Value with Benefit	Death Benefit	Cash Value with Benefit	Death Benefit	Cash Value with Benefit
5	412,968	2,513,468	412,968	2,538,468	437,968	2,563,468	462,968	2,603,468	502,968
10	1,248,460	3,348,960	1,248,460	3,414,833	1,314,333	3,480,706	1,380,206	3,586,103	1,485,603
15	2,595,802	4,696,302	2,595,802	4,828,999	2,728,499	4,961,697	2,861,197	5,174,013	3,073,513
20	4,766,398	6,866,398	4,766,398	7,108,348	5,008,348	7,350,298	5,250,298	7,737,419	5,637,419

*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

