

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 behavioural science, we inspire healthy changes in individuals and organisations. Vitality brings a global perspective through successful partnerships with the smartest insurers and most forward-thinking employers around the world. More than 30 million people in 40 countries engage in the Vitality programme.

Today, the Vitality program impacts over 30m lives in 40 markets



Disclaimer: This product is underwritten by IGI Life Insurance Limited. It is not guaranteed or insured by MCB Bank Limited or its affiliates and it is not a product of MCB Bank, hence IGI Life through its fund is responsible for all the underwriting risk. The applicant/customer fully agrees and understands that MCB Bank is acting as a corporate insurance agent of IGI Life and shall under no circumstances whatsoever, be responsible or held liable for the representations and/or undertakings made by IGI Life in relation to their IGI Life Healthy Savings Plan, a regular premium product and/or any benefit or loss arising out of it. Should the applicant/participant proceed to subscribe to this Healthy Savings Plan - a regular premium product, he/she shall do so on a voluntary basis at his/her sole risk and MCB Bank shall have no responsibility or liability whatsoever in respect of any disputes and/or claims arising as a consequence of the investment performance of the fund comprising of premiums from the applicant/customer and/or for any other reason whatsoever. The premiums in the plan are invested in the mentioned investment fund and the past performance of fund is not necessarily a guide to future performance. Any forecast made is not necessarily indicative of future or likely performance of the funds and neither IGI Life Insurance nor MCB Bank will incur any liability for the same. All claims, charges and payments relating to the insurance policy shall be the sole and exclusive responsibility of IGI Life-Insurance. However service charges and taxes will be applicable as per the banks "Schedule of Charges" and taxation laws as stipulated by the relevant authorities.



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Pakistan's first active life insurance

IGI Life Healthy Savings 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 Savings 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.

Disclosure of product: This is a life insurance product which has two distinct elements i.e. Insurance Protection and Investment. The Investment Component is linked to the performance of underlying assets under unit-linked fund(s).

IGI Life Healthy Savings Plan

The Healthy Savings 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.

Free Look Period

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



How is IGI Life Vitality Different from Traditional Life Insurance?

Traditional Life Insurance	 Healthy Savings 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

*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 incentivises 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

*Terms & Conditions apply
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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 wearable device purchased through IGI Life.*

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.

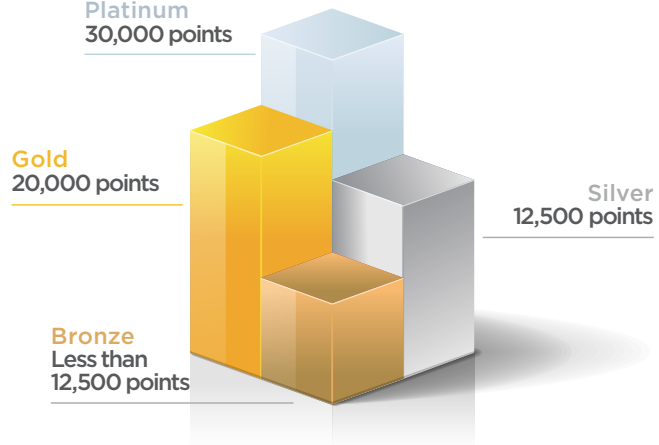
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Vitality Status

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:

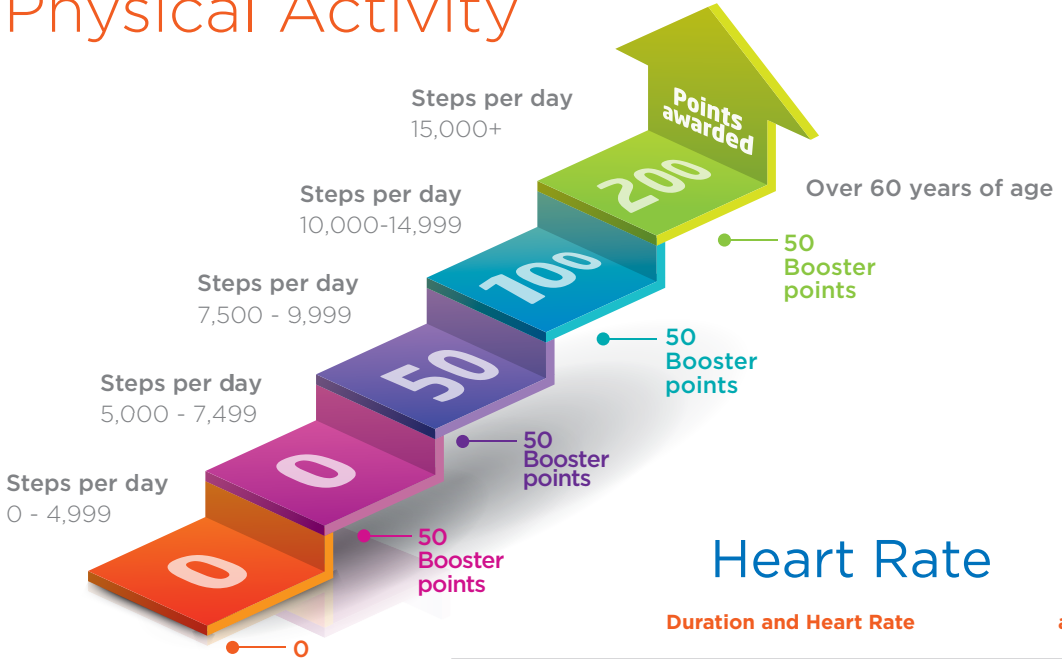


Earn Vitality points through health screenings

	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
	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
	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.



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

The IGI Life Vitality Customer Journey



*Terms and Conditions apply

Integrated Benefit for IGI Life Healthy Savings 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 50	5	40
51 to 55	5	20
56 to 60	5	10
61 & onwards	5	5

*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%

The Bronze, Silver, Gold and Platinum Statuses refer to the status achieved by a member as a result of achievement of various goals and assessments / questionnaires, as set out under the terms and conditions.

Integrated benefit on Death: In case of death of the insured life, the Integrated Benefits accrued till the date of death, and not already credited to the Account Value, will be credited to the Account Value for the computation of the Death Benefit.

Integrated benefit on Disability: In case of permanent total disability, the accrued Integrated Benefit will be credited to the Account Value.

Integrated benefit on Surrender: In case of full surrender, the Integrated Benefits accrued till the date of surrender, and not already credited to the Account Value, will not be payable.

In case of partial surrender, the Integrated Benefit will not be paid for that 5-year period in which the partial withdrawal was made.

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 Higher of the Basic Face Amount and the Account Value 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 5th year. The extra unit allocation is as follows:

Policy Year	% of Basic Premium
5 to 10	2%
11 to 15	4%
16 & onwards	5%

- Automatic Cover Maintenance: After 2 years of paying the premium if 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.

Compulsory Supplementary Benefits*:

- Accidental Death Benefit: ADB pays an additional benefit in case of death due to accident.

What Additional Benefits Can Be Availed?

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

- Family Protection Benefit - Disability (FPR-Disability): Family Protection Rider waives the future premiums in case of permanent total disability due to accident or sickness of the insured up to the end of rider term.
- HealthSure: Provides financial protection in case of illness or accident that leads to hospitalization to cover in-patient hospital expense.
- Level Term Insurance Benefit (LTR): Level Term Insurance Rider enhances the benefit payable on insured's death. The LTR face amount is payable in addition to any other death benefit payable under the basic plan.
- Income Benefit - Death (IBR-Death): A monthly income benefit will be provided to the nominated beneficiary following the death of the insured up to the end of the elected term.
- Income Benefit - Disability (IBR-Disability): A monthly income benefit will be provided to the nominated beneficiary following the permanent total disability due to accident or sickness of the insured up to the end of the elected term.
- Elaj Aasan (EA): Elaj Aasan Face Amount will be paid if the insured is diagnosed for the first time for one of the covered diseases provided the insured is alive after the expiry of 14 days from the date of surgery or from the date of diagnosis of the disease/condition. If the insured has been diagnosed for a disease or a condition covered by EA, he/she will thereafter remain insured under EA for a reduced number of diseases or conditions in accordance with the table of First and Subsequent Diagnosis.
- Permanent and Total Disability (PTD): In the event the insured suffers permanent & total disability due to accident or sickness, the PTD face amount is paid in 3 installments of 20%, 30% and 50% over 24 months period during the continuance of disability. In case the insured dies before receiving all the installments, the remaining installments are payable in a single lump sum.

- Accidental Care Benefit (ACB): ACB 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): AMR provides total blanket protection for reasonable, customary and necessary medical expenses in or out of hospital that are made necessary by accident.

*Additional premium will be charged for each supplementary benefit and credited into Individual PTF.

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 Secure Fund
Funds Classification: Money Market Fund
Category of Unit Linked Funds (Risk Profile): Low
Secure strategy aims to preserve capital through investment in sovereign bonds only. This strategy is ideal for individuals who are investment risk-averse.
Government Securities: 100%

IGI Conservative Fund
Funds Classification: Income Fund
Category of Unit Linked Funds (Risk Profile): Moderate
The underlying assets include government and/or other secured investments. There will no exposure to stock market under this strategy.
Government securities and/or other fixed income investments: 100%

IGI Balanced Fund
Funds Classification: Balanced Fund
Category of Unit Linked Funds (Risk Profile): Medium
This strategy seeks steady growth in capital through a combination of investments in stocks and government securities and/or other secured investments.
Stock Market Funds: 0 to 40%
Government securities and/or other fixed income investments: 60 to 100%

IGI Aggressive Fund
Funds Classification: Aggressive Fund
Category of Unit Linked Funds (Risk Profile): High
This strategy seeks to provide long term capital growth mainly through investments in equities.
Stock Market Funds: 60 to 70%
Government securities and/or other fixed income investments: 30 to 40%

IGI Islamic Fund
Funds Classification: Income Fund (Shariah Compliant)
Category of Unit Linked Funds (Risk Profile): Moderate
This strategy confirms to Shari'ah by investing in Shari'ah compliant instruments/assets.
Sukuks and/or other money market funds: 100%

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.

Unit Linked Fund Selection

At the time of issuance, as a default units will be allocated to a low-risk fund. After the policy has been issued the policyholder will have the option to reallocate the units in the fund of his choice, based on his risk appetite, at no additional fee. The new fund mix can comprise of multiple funds and will be at the customer's discretion as long as the total of the mix is 100%.

Eligibility & Policy Term:

The minimum entry age of the Covered Person 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 endorsement. It could be at an earlier date depending upon the benefit term available.

What are the Minimum or Maximum Premium Limits?

The minimum Basic Premium is PKR 50,000 with the following modes of premium payment:

- Annual
- Semi-annual
- Quarterly

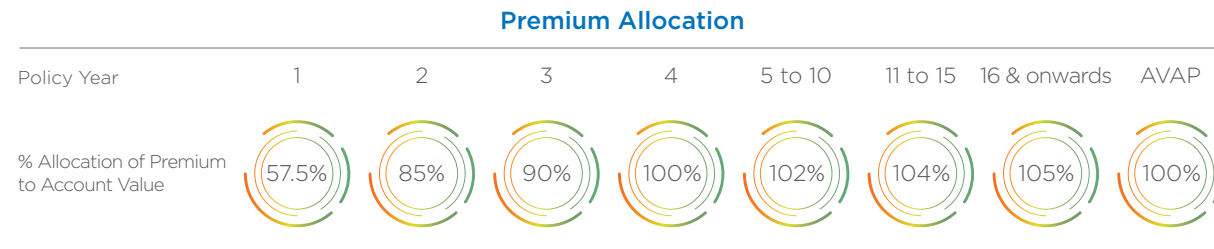
Unit Pricing Methodology:

The underlying funds are valued at market value on a daily basis. The Underwriting Department clears the applications/builds the policies. On each Unit Valuation Day (UVD) the total net premium figure (reflecting premium receipts, claims, withdrawals, and switching) received is provided to the Accounts Department, which invests the premium in the mutual funds to buy units for the umbrella funds on the same day.

At the end of UVD, the NAV of the umbrella fund is re-calculated given the prices of mutual funds as of that date. The revised NAV is divided by the number of units in the umbrella fund to determine the revised bid price and offer price (105% of the bid). The NAV of the additional investment made in the mutual funds is divided by the existing unit price of the umbrella fund (as calculated above) to determine the additional units added to the umbrella fund. The umbrella fund prices thereby calculated (based on the prices of mutual funds as at end of UVD) are input into the system the next morning and all transactions are accordingly carried out i.e. allocation of units with respect to purchase, surrender, switching etc. The umbrella fund prices which are put in the system are updated on our website every day for the knowledge of the policyholders and are also communicated to the field force to facilitate their sales.

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:



What is the Premium Allocation Fee Percentage?

The allocation fee as a percentage of the premium on the IGI Life Healthy Saving Plan is as follows:

Policy Year	Allocation Fee % of Premium
1	42.5%
2	15%
3	10%
4 & onwards	Nil
AVAP	Nil

Account Value Acceleration Premiums:

The Plan is a regular premium plan but a customer may top-up the regular premiums by depositing surplus funds as lump sum premiums in the Plan. These lump sum premiums, called "Account Value Acceleration Premium" (AVAP) payments can be made at any time. The AVAP payments will increase the Account Value of the Plan, but will not affect the basic sum at risk.

Minimum AVAP Premium: PKR 50,000

Allocation % of AVAP Premium: 100%

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.

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.

Surrender Charge

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 to each partial withdrawal.

In case of partial surrender, Integrated Benefit will not be paid for that five-year period.

For example:

Year	Vitality Status at end of each year	Partial Withdrawal during the 5-yr period	Integrated Benefit for the 5-yr period
1 – 5	Silver	Yes	No
6 – 10	Silver	No	Yes

What are the Fees and Charges Related to this Product?

Fund Management Charges	All Years - 0.125% per month
Surrender (% of Account Value)	100% - 1st & 2nd year Nil 3rd year onwards
Admin Charge	PKR 175 per month
Bid Offer Spread	5%
Investment Strategy Switching Fee	PKR 500 per switch
Processing Fee	PKR 500 on each partial withdrawal and complete surrenders

Note: The above fees and charges are subject to change without prior notice.

Sample Illustrative Values with Vitality

The following example portrays the expected cash value of a person aged 35 years. The annual basic contribution is PKR 100,000, with a sum covered multiple of 21, a contribution paying term of 20 year and a sum covered of PKR 2,100,000.

6% Unit Growth Rate

Membership 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	404,024.05	2,100,000.00	404,024.05	2,100,000.00	429,024.05	2,100,000.00	454,024.05	2,100,000.00	494,024.05
10	985,379.40	2,100,000.00	985,379.40	2,100,000.00	1,042,001.32	2,100,000.00	1,098,623.24	2,100,000.00	1,189,218.31
15	1,721,029.67	2,100,000.00	1,721,029.67	2,100,000.00	1,818,139.50	2,100,000.00	1,915,249.33	2,100,000.00	2,070,625.05
20	2,652,009.40	2,652,009.40	2,652,009.40	2,798,920.74	2,798,920.74	2,945,247.27	2,945,247.27	3,178,519.02	3,178,519.02

9% Unit Growth Rate

Membership 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	438,818.10	2,100,000.00	438,818.10	2,100,000.00	463,818.10	2,100,000.00	488,818.10	2,100,000.00	528,818.10
10	1,157,676.80	2,100,000.00	1,157,676.80	2,100,000.00	1,219,034.08	2,100,000.00	1,280,391.36	2,100,000.00	1,378,563.01
15	2,205,341.95	2,205,841.95	2,205,341.95	2,320,205.56	2,319,705.56	2,434,515.41	2,434,015.41	2,616,955.34	2,616,455.34
20	3,713,622.74	3,713,622.74	3,713,622.74	3,901,863.23	3,901,863.23	4,090,026.98	4,090,026.98	4,390,438.34	4,390,438.34

11% Unit Growth Rate

Membership 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	463,429.65	2,100,000.00	463,429.65	2,100,000.00	488,429.65	2,100,000.00	513,429.65	2,100,000.00	553,429.65
10	1,289,759.73	2,100,000.00	1,289,759.73	2,100,000.00	1,354,577.21	2,100,000.00	1,419,394.69	2,100,000.00	1,523,102.66
15	2,607,281.00	2,607,781.00	2,607,281.00	2,735,566.13	2,735,066.13	2,863,268.74	2,862,768.74	3,067,118.64	3,066,618.64
20	4,675,561.67	4,675,561.67	4,675,561.67	4,900,319.01	4,900,319.01	5,124,947.36	5,124,947.36	5,483,611.31	5,483,611.31

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

Sample Illustrative Values without Vitality

The following example portrays the expected cash value of a person aged 35 years. The annual basic contribution is PKR 100,000, with a sum covered multiple of 21, a contribution paying term of 20 year and a sum covered of PKR 2,100,000.

Policy Year / پالیسی کا سال	Basic Annual Premium for Year / بیتادی سالانہ پرمیم	Cumulative Main Plan Premium Paid / بیتادی پلان کا کل ادا شدہ پرمیم	6% Unit Growth Rate / یونٹ کی شرح نمو			9% Unit Growth Rate / یونٹ کی شرح نمو			11% Unit Growth Rate / یونٹ کی شرح نمو		
			Main Plan Death Benefit / پلان بیتادی موت کی صورت میں	Account Value / سرمایہ کاری اکاؤنٹ کی مالت	Cash Surrender Value / نقد دستبرداری مالت	Main Plan Death Benefit / پلان بیتادی موت کی صورت میں	Account Value / سرمایہ کاری اکاؤنٹ کی مالت	Cash Surrender Value / نقد دستبرداری مالت	Main Plan Death Benefit / پلان بیتادی موت کی صورت میں	Account Value / سرمایہ کاری اکاؤنٹ کی مالت	Cash Surrender Value / نقد دستبرداری مالت
1	100,000.00	100,000.00	2,100,000.00	46,383.16	-	2,100,000.00	47,912.78	-	2,100,000.00	48,933.71	-
2	100,000.00	200,000.00	2,100,000.00	121,811.32	-	2,100,000.00	127,128.93	-	2,100,000.00	130,726.87	-
3	100,000.00	300,000.00	2,100,000.00	205,196.24	204,696.24	2,100,000.00	216,959.14	216,459.14	2,100,000.00	225,035.35	224,535.35
4	100,000.00	400,000.00	2,100,000.00	301,889.08	301,389.08	2,100,000.00	323,337.02	322,837.02	2,100,000.00	338,281.11	337,781.11
5	100,000.00	500,000.00	2,100,000.00	404,524.05	404,024.05	2,100,000.00	439,318.10	438,818.10	2,100,000.00	463,929.65	463,429.65
6	100,000.00	600,000.00	2,100,000.00	511,384.40	510,884.40	2,100,000.00	563,594.08	563,094.08	2,100,000.00	601,100.78	600,600.78
7	100,000.00	700,000.00	2,100,000.00	622,695.14	622,195.14	2,100,000.00	696,839.85	696,339.85	2,100,000.00	750,954.13	750,454.13
8	100,000.00	800,000.00	2,100,000.00	738,702.37	738,202.37	2,100,000.00	839,798.03	839,298.03	2,100,000.00	914,781.74	914,281.74
9	100,000.00	900,000.00	2,100,000.00	859,666.43	859,166.43	2,100,000.00	993,276.66	992,776.66	2,100,000.00	1,094,013.95	1,093,513.95
10	100,000.00	1,000,000.00	2,100,000.00	985,879.40	985,379.40	2,100,000.00	1,158,176.80	1,157,676.80	2,100,000.00	1,290,259.73	1,289,759.73
15	100,000.00	1,500,000.00	2,100,000.00	1,721,529.67	1,721,029.67	2,205,841.95	2,205,841.95	2,205,341.95	2,607,781.00	2,607,781.00	2,607,281.00
20	100,000.00	2,000,000.00	2,652,009.40	2,652,009.40	2,652,009.40	3,713,622.74	3,713,622.74	3,713,622.74	4,675,561.67	4,675,561.67	4,675,561.67

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.

How to Claim

Filing a Claim

Our claim settlement procedure is prompt and hassle-free. It is advisable to consult our Customer Services services.life@IGI.COM.PK team for detailed assistance while filing your policy claim.

Here is a simple step-by-step procedure to be followed when you make a claim.

STEP 1: INTIMATION

A claim can be lodged directly without any delay through visiting IGI Life Website Online Claim Intimation by filling given fields which shall be transmitted to Claims Department immediately.

<http://igilife.com.pk/claim-intimation/>

OR send intimation letter from the Policy Owner/ Claimant (as the case may be) under his / her signature giving particulars of loss (death, Disability or Sickness) with Cause, Date, Place and Name of Covered Person. Always remember to mention the current address and contact number of the claimant while submitting intimation.

Claim must be lodged within 30 days of date of loss.

STEP 2: COMPLETE THE CLAIM FORM ALONG WITH RELEVANT DOCUMENTS

Upon intimation of loss, IGI Life will provide relevant claim forms for filing along with evidence of loss i.e. Death Certificate, Original Policy Document, CNIC of insured and nominee(s), Hospital Record, Police Report and Post Mortem Report (in case of accident only) or any other requirement as called by IGI Life based upon the nature of events. Forms can be directly downloaded from our website.

<http://igilife.com.pk/investor-relations/claim-forms/>

Arrange for medical bills/reports for medical related claims: In case of hospitalization or medical related claims, produce all medical bills (original) and medical report (photocopies) issued by the attending provider.

Attestation: Documents can be submitted in original or photocopies, attested by a Gazetted Government Official/Issuing authority. Original copies of documents may be called for inspection.

STEP 3: SUBMIT REQUIRED DOCUMENTS ALONG WITH THE CLAIM FORM

The Original documents & forms (hard copy) properly completed, signed and witnessed must be submitted with IGI Life Head Office within 90 days after the loss for which the claim is made.

STEP 4: SETTLEMENT

A claim is settled as soon as requirements to the satisfaction of IGI Life are submitted at its Head Office.

NOTE:

Kindly ensure that in case of claim by Policy Owner, all documents and forms are signed by you as per signature affixed by you on your Policy's original Proposal Form/CNIC.