

## Brief overview

### Have you ever dreamt of the perfect life? What did you see?

Living in your lavish villa?  
Well Educated and settled kids?  
Or flying to an exotic destination?

### Are you working on what it takes to live your dream life?

You need to plan ahead.

You need a financial planner who is there not just to grow your hard earned income but save you from inevitable uncertainties life throws at you and give you a head start on your aspirations.

With the ever changing global and domestic economic conditions, having a comprehensive monetary plan is fundamental for realization of your dreams. A plan that connects all of a person's financials yet is customized to his/her needs.

## Say Hello to Askari Life Nayab Plan!

A plan that works for the best of times and the worst of times.

Our highly trained Financial planners are well aware of your growing investment requirements and specialize in providing tailor-made financial solutions.

We appreciate the individuality of each of our customer. We understand the unique circumstances of each one of you. We want to be there for you at every step of your life's journey.

Because something as important as your **dreams cannot be left to chance.**

## Design your own plan

With Askari Life Nayab plan, you can map your future as you desire. It provides you a combination of protection and investment solution with the flexibility of customization as per your specific need.

With the variety of exclusive features/add-ons, you can draft your plan to cater to your responsibilities with ease. Be it your saving for your children's education, saving for their wedding or saving to buy your own house or sports car.

## Key Features

### Packaged Solution

Keeping in view the changing economic trends, we have bundled all your financial needs (saving, investment and protection) under one solution.

### Customize your Plan

You can customize your plan according to your need and choose from variety of add-ons with the help of our financial planner.

### Additional Investment Option (through Ad-hoc Premium)

This plan provides you an option to add or withdraw amount over and above your regular premium during the course of your policy term with ease, that will provide increment to your investment.

### Tax Rebate

You can also enjoy tax benefits by opting this plan.

### Cover Multiple

It provides the freedom to provide the desired financial security to your loved ones. In case of your unfortunate event of death, your nominated family member can be paid up to 200 times of the annual premium.

## Basic Features

### Protection Benefit

If the insured person dies before the maturity of the policy term, the sum assured or the accumulated account cash value whichever is higher less the withdrawals and indebtedness, will be paid to the beneficiary.

### Maturity Benefit

At the time of the maturity of the policy term, the insured will get the amount equal to his/her account value.

### Loan Facility

Policy holder can avail up to 50% of the net cash surrender value during the course of the policy term.

### Free-Look Period

The plan offers a free look period of 14 days, which allows the policy holder to get 100% refund of the amount paid by contacting Askari Life.

### Inflation Protection

This is an exclusive feature to cover the inflation impact. Your contributions will increase every year by 5% of the previous years' contributions with this option. The cash value will also increase accordingly.

## Policy Terms & Eligibility

Min Entry Age	Max Entry Age	Min Policy Term
18 years (Age nearest birthday)	80 years (Age nearest birthday)	10 years
Min Premium Paying Term	Max Premium Paying Term	Max Policy Term
5 years	Equal to Policy Term	up to age 85

## Basic Premium Allocation

As you continue the policy towards its full term, your Account Value

will be credited with a proportion of Basic Premiums that you pay. The proportions allocated to your Account Value will be as follows:

Policy Year	% of Basic Premium Allocated to Account Value	Surrender Charges as % of Account Value
1	25%	100%
2	80%	50%
3	90%	Nil
4 and onwards	100%	Nil

## Continuation Bonus

Annual continuation bonuses are provided to customers who continue the policy. The continuation bonus allocation is as follows:

Policy Year	% of Initial Basic Premium Allocated to Account Value
10	100%
15	200%
20	250%
25	300%

## Charges

### Admin Charges

The initial admin charges are Rs. 50, which will increase by 10% annually.

### Management Charges

1.5% of the account value to be deducted annually.

### Cost of Insurance

With reference to attained age and based on the mortality table.

### Premium Expense

5% expense will be deducted from each premium.

## Optional Benefits

### Child Wedding Benefit; Our marriage vow

Worry no more for your child's marriage. Your child will receive your blessings even in your absence when at the wedding he/she gets a sum of Rs. 300,000/- through this policy.

### School Fee Waiver

Sign on this exclusive benefit that ensures your little one's learning goes on. If the insured person dies, Askari life will ensure his/her child's education by covering the school fee (Rs. 10,000 per month) for a minimum cover term of 10 years.

#### Hospitalization Cover

If the insured gets hospitalized due to accidents only for more than 1 day, Askari life will cover up his/her hospitalization expense (Rs. 5000/ per day) for upto 60 days (all hospitals are covered). The policy of the insured will remain intact as per the policy term.

#### Major Surgery Benefit; A pain-less surgery

During the policy term, if the insured undergoes a surgery, the surgery expense of up to Rs. 500,000 shall be borne by Askari Life. Hence, no additional burden will be on the family of insured. This benefit acts as a protection for the insured person from substantial amount required for the treatment.

#### Waiver of Premium (Death); Death do not do us apart

If God forbid, the insured person dies, his policy will remain intact till the agreed term. The basic premiums of the remaining policy term will be borne by Askari Life. Hence, the nominated beneficiary will receive the Maturity Value at the end of the policy term.

#### Waiver of Premium (Disability); Special needs, special benefits

If God forbid, the insured person gets permanently disabled, Askari Life will bear the annual basic premiums for the remaining term of the rider and the insured person will receive the Maturity Value at the end of the policy term.

#### Accidental Death & Disability Rider

Accidents and mishaps always come unexpected and uninvited, and we have to make sure that not only us but our loved ones are protected against adversity. With Askari Life Accidental Protection, you assure that a substantial additional amount (of Rs. 300,000 up to Rs. 5 million) is paid to your chosen beneficiary in case of any unfortunate accident that may result in disability.

#### Level Term Rider; Cover Amplifier

This add-on provides additional benefit to your policy. In case of death, the nominated beneficiary is paid just the sum assured of the policy. However, if you opt the life insurance policy along with this add-on, the beneficiary will not only get the sum assured or cash value but an additional amount benefit (of minimum Rs. 100,000 to Rs. 10 million) attached due to this New Term Assurance Benefit by paying a nominal fee along with your policy.

#### Critical Illness Rider; Battle the critical

The rider provides coverage against major life threatening diseases mentioned in the policy details. In case the insured is diagnosed with any of the mentioned illnesses, a lump sum amount of upto Rs. 1.5 million is paid. This lump sum is in addition to the main plan benefit.

#### Disclaimer:

- Askari Nayab is a Universal Life Plan which is subject to investment risk and the cash value of the plan will vary directly with the performance of the investment fund.
- Askari Life is registered and supervised by Securities and Exchange Commission of Pakistan.

- A personalized illustration of benefits will be provided to you by our sales representative. Please refer to the notes in the illustration for a detailed understanding of the various Terms and Conditions.
- All Askari Nayab applications are processed and approved by Askari Life, as per their underwriting guidelines.
- This brochure only provides an introduction to the benefits available under the policy. A detailed description of how the contract works is given in the 'Terms and Conditions', which will be provided after the customer avails the service.

### Askari Life Assurance Co. Ltd.

Emerald Tower, Office No. 1104,  
11th Floor, Plot G-19, Block 5,  
KDA Improvement Scheme No. 5,  
Clifton, Karachi.  
Email: [info@askarilife.com](mailto:info@askarilife.com)  
UAN: 021-111-225-275  
[askarilife.com](http://askarilife.com)



# Nayab Plan

📞 021-111-225-275  
🌐 [askarilife.com](http://askarilife.com)

  
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