

Brief overview

Being a premium life insurance solution provider, we have established a legacy of providing trustworthy services that protect you from financial setbacks and give you the security that you desire.

Our **Zarkhez Plan** is designed to provide **most favorable returns** to its policy holders by offering **consistent income growth** through **superior yields** on investment through a **diversified investment approach** while **ensuring the financial needs** for not just today, but also for tomorrow.

Our Plan has been designed in a way that it benefits you at every stage of life. The plan is beneficial for investors who seek Capital appreciation with limited immediate liquidity needs.

To cater to the investor's changing needs, the plan provides many flexible options such as altering his/her investment and protection level, topping up, and opting for various optional benefits as well.

Our Zarkhez Plan not just multiples your wealth and takes care of the inflation, but it also protects you from the unforeseen event, helps you to upscale your lifestyle, and caters to your leisure needs.

Design your own plan

With Askari Life Zarkhez 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 savings 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 (investment, saving 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	85%	100%
2	90%	50%
3	90%	25%
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	50%
15	100%
20	200%

Charges

Admin Charges

The initial admin charges are PKR 100, 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

Monthly Income Benefit

The most painful situation for a family is when its member goes through an unfortunate event that results in disability or death and in this situation of distress, it becomes extremely difficult for the family to maintain the lifestyle in the absence of the bread winner of family.

Hence, in order to provide financial ease to dependents of the deceased. Askari Life has designed this benefit specifically to provide monthly income benefit to the dependents of the insured person in an event of insured person's death or disability.

On death or permanent and total disability of the insured person during the in-force term of this rider, a fixed monthly amount is payable to the beneficiary for the remaining term of the benefit. The minimum amount of monthly income benefit is Rupees 10,000. The maximum amount of monthly income benefit is the lower of 50% of the annual basic premium and 50% of the insured person's average monthly salary over the last 12 months and Rupees 100,000.

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 min. cover term of 10 yrs.

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 under goes 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 min. 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 Zarkhez 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 Zarkhez 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.

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Zarkhez Plan

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