

# Brief overview

Ever imagine a life where you are free from the worries of all the future expenses?

Imagine no more! Our **Zarkhez Plan** provides customization facility to match your needs, which can result in your desired income growth with superior yields on investment. Our diversified investment approach allows you to meet all your financial needs through every life stage without any setbacks.

The customer has the authority to alter their investments and protection level, with the option to top up their premiums. The plan also offers additional benefits to secure your family and cover their life stages too!

Our Zarkhez Plan not only multiplies your wealth and takes care of the inflation, but it also protects you from the unforeseen, helps you upscale your lifestyle, and caters to your leisure needs so you can enjoy life in its true essence.

## 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 itsavings for your children's education, their wedding or in achievement of a long term life goal that you set for yourself or your loved ones.

# Key Features

### Complete Package

As we go through each stage in life, our financial responsibilities change. Our perspective on life and savings changes with time. Being conscious about your changing needs, Askari Life has designed the Askari Zarkhez which not only provides long-term protection from unforeseen circumstances but also brings prosperity into your life. Whether you are at the beginning of your career, have just started a family, require funds for your child's education or marriage or would like to plan for your retirement, all possibilities are ensured under the Askari Zarkhez.

### Customized Plan

With Askari Zarkhez, you can design the future you want for yourself! It provides you the ease to personalize your plan according to your own goals and family's unique lifestyle. There are many flexible options that the plan provides, such as changing your investment and protection level as per your preference. In addition to this, you can also opt from various optional add-ons with the help of our certified financial advisor, that will add more benefit to your policy.

### Additional Investment Option (Top-up)

This feature provides additional flexibility to your existing plan. If you have any additional funds available at any stage you can place them as investment under

Askari Zarkhez during the course of the policy term that will further enhance your cash value. Many people use this option to make yearly premium payment by placing additional investment as top-up with their policy.

### Cover Multiple (Life Insurance Protection)

A sudden departure of a bread-earner can make many lives difficult. In that case financial security for your family is of utmost priority. With Askari Zarkhez, you can ensure desired financial security for your family. You can fix a significant lump sum amount as much as you anticipate would be enough to fulfill their future financial needs which could be set as high as 200 times of the premium amount.

# Basic Features

### Protection Benefit

All of us want to live our lives to the fullest particularly when we know that our life ahead is well planned, and the future of our loved ones is well protected. Askari Zarkhez's protection benefit makes sure that complete financial security is provided to your loved ones as in case of any unpleasant incident or even in your absence, they will be paid the sum assured or the accumulated account cash value of the insured, whichever is higher less the withdrawals and indebtedness.

### Maturity Benefit

Who says that life insurance is only a safety or protection net for your family? Through Askari Zarkhez's maturity benefit, when your policy gets mature, you will get the amount equal to your account value so you could fulfill your dreams of going on a family vacation or planning your child's grand wedding or sending them abroad for higher education.

### Emergency Monetary Access

What do you do when you have an urgent requirement of cash? You either borrow it from some one or sell your valuables. To save you from all those hassles and to satisfy your urgent cash requirement, Askari Zarkhez offers a valuable loan facility and easy access to cash (of up-to 50% of your account value).

### Free Look Period

Life insurance plan is a long-time commitment towards your goal to provide desired financial security and prosperity to yourself and your loved ones. However, in case you realize that you are not satisfied with the product-offering, you need not to worry, as Askari Life offers a free look period where you can cancel the policy within **14 days of receipt of policy documents and get 100% refund.**

### Annuity Benefit

Through this option, you will be given an option to get your maturity value on monthly basis up to the years you have selected. Maturity value will continue to grow till the last month of your selected tenure to receive the monthly Annuity benefit.

### Inflation Protection

Through this exclusive benefit, your contributions will increase every year by 5% of the previous years' contributions. In addition to this, the cash value will also increase accordingly. This feature has been specially designed to minimize the inflation impact on our policy holders.

# Policy Terms & Eligibility

| Min Entry Age                      | Max Entry Age                      | Min Policy Term |
|------------------------------------|------------------------------------|-----------------|
| 18 Years<br>(Age Nearest Birthday) | 80 Years<br>(Age Nearest Birthday) | 10 Years        |

| Min Paying Term | Max 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%   | Nil                                     |
| 4 and above | 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 Rs. 125, which will increase by 10% annually.

### Management Charges

1.75% 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

Apart from standard applicable benefits such as protection and investment, Askari Zarkhez also offers you additional benefits, and the liberty to choose from various optional insurance benefits, based on your goals and financial capabilities.



### Anmol Zindagi; Your Complete Health Protection Solution!

The recent global pandemic being COVID-19 that shook the world lately was an eye opener for many as it made people value life even more. Looking at the situations that arise due to such circumstances, Askari Life continues to be there for you always and to create lively environments for you to thrive in. So, no matter what the conditions be, live your life to the fullest!

"*Anmol Zindagi*" is a complete health and life protection solution through which you get the liberty to choose amongst a range of exclusively designed packages (A, B and Anmol Zindagi Plus) as per your specific needs and affordability offering the following benefits:

- Exclusive financial protection against COVID-19 (within first 6 months of buying)
- Upfront financial support for treatment of chronic diseases like Heart, Cancer, Organ transplant and Neurological disorders
- Hospital's stay daily expense will be covered for up to 60 days in case of an accident (Rs. 5000/day; maximum coverage up to Rs. 300,000)
- Opt all the above mentioned benefits for your spouse as well while 'hospitalisation cash' benefit for your child (by paying a nominal amount).

### Anmol Zindagi Plus

Upgrade to Anmol Zindagi Plus package and get a chance to avail all of the above mentioned benefits along with an exclusive 'Hospitalisation Support' feature offering reimbursement of hospital bills (up to maximum limit) in case you get admitted to a hospital due to sickness or any cause!

Hence Anmol Zindagi lets you protect yours and your loved ones lives with a one stop solution to cater to all your health related concerns!



### Monthly Income Benefit

Throughout our life, we try to provide comfort, happiness and protect our loved ones emotionally and financially. But there are times when you ask yourself, what if I am not around to take care of my family? Have I secured my loved ones financially? Can I plan for the financial security of my family while meeting my current goals?

Askari Life is proud to introduce one of the most unique benefits that will protect you and your family from financial uncertainties, even in case of an unfortunate event that results in sudden demise or disability, by providing them regular monthly income to manage their monthly expenses with ease.

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

Nowadays, weddings have become so grandiose that families often have to spend a fortune to make it the most memorable occasion of their son or daughter's life. This is the time when all the family members want to enjoy each moment as much as they can without worrying about anything else. Keeping all these factors in mind, Askari Zarkhez's special Wedding benefit has been designed through which your child will receive your blessings even in your absence when at the wedding he/she gets a sum of up to Rs. 300,000.

### School Fee Waiver

It's every parent's dream to see their child educated and successful in life, but sometimes life has other plans. Wouldn't it be great to know that your child's education will always be uninterrupted even in case of any misfortune? With this exclusive School Fee Waiver benefit, Askari Life will ensure your child's education in your absence by covering the school fee (Rs. 10,000 per month). It also provides you the flexibility to choose the cover term as per your need of max. up-to 10 years.

### Hospitalization Coverage

Leading a healthy lifestyle in the modern high-stress routines is challenging. Medical emergencies can arise without any intimation. At such times, treatment costs can put a huge financial burden on families. Such huge payments can cause imbalances in your family finances.

To ensure that you are well protected against unforeseen medical expenses, Askari Zarkhez offers you a unique benefit which offer hospitalization coverage, which in case of hospitalization due to accident for more than 1 day, will cover up your hospitalization expense (Rs. 5000/ per day) for up to 60 days at any hospital of your choice.

### Major Surgery Benefit

Imagine having to worry about your finances in case of under-going a surgery. Such a calamity can create havoc in your family. But with this exclusive benefit, if you undergo a surgery (mentioned in policy details) during the policy term, the surgery expense of Rs. 500,000 shall be borne by Askari Life. Hence no additional burden will be on your family. This benefit acts as a protection for you from substantial amount required for the treatment.

### Waiver of Premium (Death)

If you are seeking maximum protection for your family and wants your policy to be active even if you are not there to support them; This benefit is for you! With this add-on, your family will not just receive the guaranteed lump-sum amount (sum Assured) against the coverage you fixed initially to cover up the sudden financial burden, but will also receive the significant amount as maturity benefit

at the end of the policy term.

With this benefit, your family would not only receive the lump sum amount (sum assured) against the coverage that you fixed initially, but also receive the maturity benefit 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

In the journey of life, you always walk an extra mile to provide better future to your family. However, this journey of life is full of uncertainties; you never know how the future will unveil. In today's scenarios, with the increase in the number of instances of accidents, it is imperative to shield your family's future. As a responsible individual you would like to safeguard your family's future against such eventuality. Askari Life Accidental death and disability rider, offers an additional financial security to your family in the event of an accident that may result in death or disability. 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 (Additional Coverage Option)

We all aim to ensure that our family is protected and financially secure, both now and in the future. And we do so by financially preparing for all circumstances. But what if we foresee expenses rising and want to suitably increase the protection level (sum Assured)? Furthermore, with changing life stages, insurance needs might change too. For instance, after getting married, becoming a parent or after your parents retire.

This add-on is specifically designed to ensure that the rising expenses of your family are taken care of. If you opt the life insurance policy along with this add-on, your nominated family member 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

Everyone looks for medical coverage for the unexpected emergencies and medical help. This is especially important today, when medical care is quite costly and unplanned. A critical illness can put the entire family in huge financial debt and crisis. To combat with all those adverse circumstances, Askari Zarkhez offers critical illness rider that provides coverage against major life threatening diseases (mentioned in the policy details). In case you are diagnosed with any of the mentioned illnesses a lump sum amount of up-to Rs. 1.5 million is paid. This lump sum amount 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.
- 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.



**askarilife**  
Jee Lo Har Ghari

# ZARKHEZ PLAN

*Your own plan, as per your lifestyle needs!*

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