Askari **Capital Accelerator** Plan

Generational Wealth Preservation
Tailored for those who have established their life's work and are now looking toward the future, the Capital Accelerator Plan offers a sophisticated balance of life protection and wealth preservation. With a **minimum premium of PKR 1,000,000,** this offering is structured around your specific values and long-term objectives. We recognize that managing substantial assets requires precise life insurance strategies to navigate complex transitions, estate planning, and philanthropy. Beyond protecting your family, this plan ensures immediate liquidity to seamlessly manage property taxes, business continuity, and other essential estate expenses.

Disciplined Capital Expansion
The Capital Accelerator Plan provides a structured environment to compound your wealth while laying the groundwork for future generations. Our investment options are carefully vetted to deliver steady growth and strict stability, aligning perfectly with your broader financial strategy. This flexibility allows you to direct your resources exactly where they matter most. Whether your objective is to endow a family trust, support institutional charities, or consolidate your financial footprint, this plan offers the precise mechanics you require.

Assured Continuity
Choosing the Capital Accelerator Plan is a strategic decision that reflects a lifetime of careful planning and execution. This is an offering reserved for those who value discretion and demand exacting standards in their financial partnerships. Join a discerning group of clients who prioritize structured wealth management and long-term impact. With this tailored life insurance solution, you gain the complete confidence that your assets are protected and will transition to your heirs exactly as intended.

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. Recognizing your evolving financial needs, Askari Life has designed the Capital Accelerator Plan 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 Capital Accelerator Plan

Strengthen your Child's Future

When a child is born, a dream is born. We being a parent would want to shape that dream and bring it to reality in the best possible way. Either it's the question of providing top-quality education or making best arrangement for their marriage, we always want the best for our child. Capital Accelerator Plan helps you in achieving all those dreams with ease, as this plan offers one of the most effective ways to keep your child's future secured along-with the peace of mind through various exclusive benefits and coverage enhancement options that can be tailored as per your child's future financial needs.

Annuity Benefit

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

Customized Plan

With Capital Accelerator Plan, you can design the future you want for yourself! It provides you the flexibility to personalize your plan according to your own goals and family's unique lifestyle. There are many flexible options the plan provides, such as altering your investment and protection level. In addition to flexibility, 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 Capital Accelerator Plan 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 Capital Accelerator Plan 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 400 times of the premium amount.

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, Capital Accelerator Plan offers a valuable loan facility and easy access to cash (of up-to 50% of your account value).

Inflation Protection

It's an unfortunate fact that the money we have is worth a little less every day. As rising inflation erodes all our savings bit by bit, we need a plan to keep our savings intact. Capital Accelerator Plan offers this unique feature dedicated to combat inflation with upto 20% increment in the premium every year.

Free Look Period

Capital Accelerator 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.

Policy Terms and Eligibility

Min Entry Age	Max Entry Age	Min Policy Term
18 Years (Age Nearest Birthday)	60 Years (Age Nearest Birthday)	10 Years

Min Paying Term	Max Paying Term	Max Policy Term
10 Years	Equal to Policy Term	Up to age 70

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	70%	100%
2	90%	75%
3 and above	100%	Nil

Advance & Continuation Bonus

Unlock a brighter financial future with our **Exclusive Advance Bonus** feature. Receive our advance bonus before completion of the 1st year & allocated to you in the third year as a testament to your dedication.

Stay committed for 5+ years and earn more attractive loyalty bonuses in the future years.

Policy Year	% of Initial Basic Premium Allocated to Account Value
1	20%
7	30%
10	100%
15	150%
20	200%

Charges

Policy Fee

The monthly policy fee is PKR 200/- only, which will increase by 10% annually.

Investment Management Charges

1.75% of the account value to be deducted annually.

Insurance Cost

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, Capital Accelerator Plan also offers you additional benefits, and the liberty to choose from various optional insurance benefits, based on your goals and financial capabilities.

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, Capital Accelerator Plan will ensure your child's education in your absence by covering the school fee of your child. It also provides you the flexibility to choose the cover term as per your need (maximum up-to 10 years).

Financial Support against Major Surgery

Imagine having to worry about your finances in case of under-going a surgery. Such a calamity can create a havoc in your family. Thus, financial readiness for such situations is equally important.

Capital Accelerator Plan offers this exclusive benefit that provides you with an upfront financial support in case you get diagnosed with a chronic disease, so you can manage your hospital bills and expenses without any obstacles.

This benefit is specifically designed to offer living benefits to our customers as depicted in our Brand's mantra of **"Jee Lo Har Ghari"** so you and your loved ones continue living your life & enjoying every moment to the fullest!

Hospital's Stay Expense Covered for up to 60 days in case of Accident

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. Sometimes, such huge payments can cause imbalances in your family finances.

To ensure that you are well-protected against unforeseen medical expenses, the Capital Accelerator Plan offers a unique benefit of hospitalization coverage (applicable only for accidental hospitalization). This benefit provides coverage in case of hospitalization exceeding one day due to an accident.

Critical Illness Benefit

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, Capital Accelerator Plan 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 is paid. This lump sum amount is in addition to the main plan benefit

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 death or disability by providing them regular monthly income to manage their monthly expenses with ease.

Waiver of Premium (Disability)

We all work towards the well-being of our family to safeguard their present and ensure their future is financially secure. Be it your child's higher education, planning a family holiday or a secure retirement, we want to provide the best to our loved ones. Even in case of any eventuality, you prepare for the future to ensure your family maintains the same living standards and has a financially secure future. But what if you are unable to earn and pay your premiums because of unexpected events that may result in disability? With this exclusive add-on, we bring to you Premium Waiver Rider, which allows you to get your insurance policy benefits even if you're unable to pay your future premiums.

Waiver of Premium (Death)

If you are seeking maximum protection for your family and want 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.

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's 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.

Level Term Benefit (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 attached due to this new Term Assurance Benefit by paying a nominal fee along with your policy.

Disclaimer

- Capital Accelerator Plan 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
- Bank is acting as a corporate sales agent on behalf of Askari Life, and is not responsible in any manner, whatsoever, to the customer, his/her beneficiary/ies or any third party.
- Askari Life shall be the sole responsible with respect to policyholder services, claim lodgements and claim processing.
- All Capital Accelerator Plan applications are processed and approved by Askari Life, as per their underwriting guidelines. Bank is not responsible for the processing and approval of these applications in any way, whatsoever.
- 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.
- 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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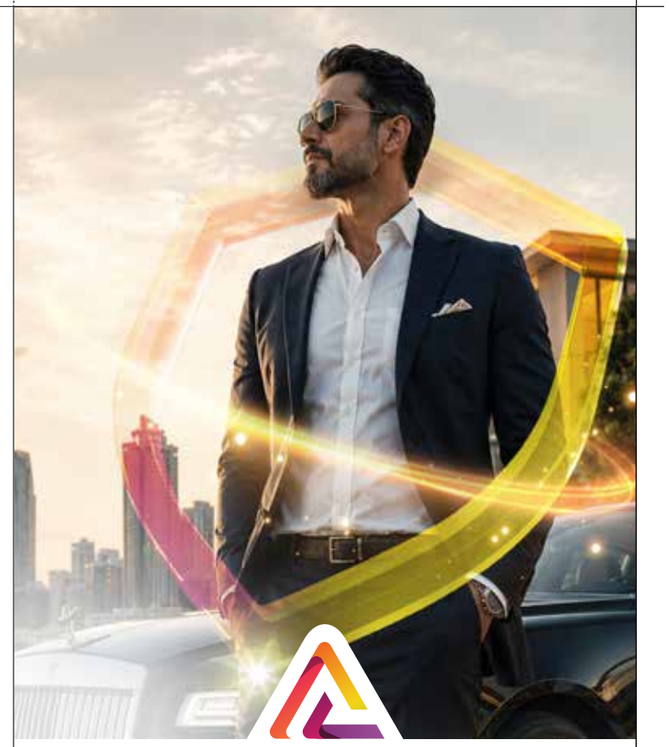

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Iraada karo *agay barhne ka!*

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