

TPL Life's **Unit Linked Savings** **&** **Insurance Plans**

Our Life Insurance Products

Our Life Insurance Product ranging from 1 Year (Single Premium), Short Term to Long Term with High First Year Allocations of 103 % first year.

- **Zaryaab Plan**
- **Master Plan**
- **Grand Plan**
- **Rock Solid Plan**
- **Ultimate Plan**
- **Magna Plan**



*A onetime investment
is your lifetime investment.*

Zaryaab Plan – Product Features

Product Introduction

TPL Life offers you “Zaryaab” which means “Liquid Gold” - an exclusively designed Single Payment Investment & Insurance Plan that is crafted to extend Investment Opportunities without any restrictions.

Special Features

- Offering the shortest possible term of one (1) year only.
- Flexibility of adding Top-Up Premium(s) anytime in addition to Basic Premium.
- 101% allocation of Regular Premium as well as Top – Up Premium(s).
- 100% allocation of premium
- Zero Admin Charges applicable.
- Convenience of choosing from 4 (four) Investment Funds as per your investment needs and risk profile.
- Multiple Fund switching allowed – where first fund switch is Free of Cost.
- Options to increase Insurance Coverage through add on Riders.
- Tax benefit on life insurance premium.

Zaryaab Plan – A Glance

Minimum Issue Age	18 Years
Maximum Age	65 Years
Minimum Maturity Age	19 Years
Maximum Maturity Age	85 Years
Minimum Policy Term	1 Year
Maximum Policy Term	67 Years
Premium Payment Term	Single Premium (i.e. onetime only)
Payment Mode	Annual only
Minimum Premium	PKR 50,000
Maximum Premium	No Limit
Basic Sum Assured	1.25 times of Basic Premium

Zaryaab Plan – Benefits

Living (Maturity) Benefit

At the end of the Term of the plan, the policyholder will receive:

- a. The Accumulated Basic Cash Value PLUS
- b. The Accumulated Cash Value generated through the TOP-UP

Zaryaab Plan – Benefits

Death Benefit

- The Death Benefit (Sum Assured) provides financial protection to the Beneficiary(ies) in case of death of the Policy Holder (Life Assured).
- You can determine the death benefit by multiplying your annualized basic premium amount depending on your investment needs. For example, if your annual basic premium contribution is Rs. 1,000,000 your total death benefit would be *PKR 1,250,000 (Basic Premium “1,000,000” * Cover Multiple “1.25”).
 - The higher the Accumulated Cash Value or the Death Benefit (Sum Assured) PLUS
 - The accumulated Cash Value generated through Top-Up premiums.

Zaryaab Plan – Allocation Percentages

Premium Type	Year	Allocation of Basic Premium	Additional Allocation on Basic Premium	Total Allocation
First Basic Premium	1	100%	1%	101%
Top-Up Contributions/A d-hoc Premium	Any Time	100%	1%	101%

Zaryaab Plan – Managed Fund

All premium(s) received under Rock Solid Plan will be invested into the following TPL Life Funds:

- **Progressive Fund**
- **Steady Fund**
- **Reliance Fund**
- **Interest Free Fund**

Fund Switches

- Flexibility to move money from one Fund to another
- Multiple Fund Switches are allowed in a single policy year
- First fund switch is Free of Cost

Zaryaab Plan – Other Features

Power to Manage Your Money – Funds Withdrawal:

Partial Withdrawal – Basic Cash Value

- In case of Partial Withdrawal, the *Basic Cash Value that is to be left behind in the Plan post the withdrawal cannot be:
 - Less than 25% of Basic Cash Value or
 - PKR 50,000 Basic Cash Value
- There are no surrender charges with regards to partial surrender in this plan.
- The Basic Sum Assured and Cash Value may be reduced by the amount of the Partial Withdrawal.

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Zaryaab Plan – Other Features

Power to Manage Your Money – Funds Withdrawal:

Partial Withdrawal – Top-up Cash Value

- Allowed at any time during the concurrency of the Plan.
- No Minimal Residual Cash Value floor – meaning the entire cash value accumulated through Top Up Premiums can be withdrawn either Partially or completely (in case if Top – Up Premium(s) was/were paid).
- No surrender charges will be applicable on partial withdrawal from the Cash Value accumulated through the Top – Up Premiums.
- No impact on Basic Sum Assured will result due to withdrawals from *Top Up Cash Value

Zaryaab Plan – Other Features

Power to Manage Your Money – Funds Withdrawal:

Full Policy Surrender

- **The Surrender Value will be 100% of Basic Cash Value PLUS 100% of the Top - Up Cash Value (in case if Top – Up Premium(s) was/were paid).**
- **No Surrender Charges will be applicable.**

Zaryaab Plan – Other Features

Boost your Investments – Flexibility of Top-Ups:

- a) Top-up Premiums Allocation at 101%**
- b) Total Allocation will be Rs. 101,000 into the Fund**
- c) Top Up allowed 10 times in a policy year**
- d) Can be Paid any Time with No Capping on Max. Premium (UND Rules apply)**

Zaryaab Plan – Other Features

Benefit	Description
TPL Life Accident Shield	This is an additional amount that is paid under this Additional Protection, in case death occurs due to an accident.
TPL Life Accident Guard	This is an additional amount that is paid under this Additional Protection, in case death and dismemberment occurs due to an accident.
TPL Life Critical Illness Assist	A Lump Sum Amount (Death Benefit) is payable in advance to the Policy Holder in case if he/she is diagnosed as having one of the *specified critical illnesses such as Cancer, Cardiac, Stroke etc.
TPL Life Immobility Assist	A Lump Sum Amount (Death Benefit) is payable in advance to the Policy Holder in case if the Policy Holder is diagnosed/suffering from permanent & total disability.
TPL Life Family Support	In order to easily meet the recurring expenses by the *Family/Beneficiary (ies) in case of/after an untimely death of the Policy Holder, an additional regular income will be paid until expiry of a defined period to the *Family/Beneficiary (ies) in addition to other benefits, in case of death of the Policy Holder.

Zaryaab Plan – Charges

- **An investment management charge of 1.5% per annum of fund value.**
- **5% bid-offer spread.**
- **Applicable Mortality charges.**
- **Applicable Rider charges, based on the riders you have selected.**

Let's Take a QUIZ!