

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**

Grand Plan

For the grander things in life.



Grand Plan – Product Features

Product Introduction

An exclusively designed Unit Linked Plan that offers unmatched investment and insurance to get you closer to your financial goals.

Special Features

- Unit Linked Product
- Savings Plan
- High Insurance Coverage and increase insurance by selecting different Riders
- No Bid / Offer charge
- Bonus Allocations
- Tax benefit on Life Insurance Premium

Grand Plan – A Glance

Grand Plan	
Minimum Entry Age	18 Years
Maximum Entry Age	65 Years
Minimum Maturity Age	28 Years
Maximum Maturity Age	85 Years
Policy Term	10 - 25 Years
Premium Payment Term	10 - 25 Years
Payment Mode	Annual, Semi Annual, Quarterly & Monthly
Minimum Premium	PKR 250,000
Maximum Premium	No Limit
Minimum Basic Sum Assured	5 Cover Multiple
Maximum Basic Sum Assured	254 Cover Multiple
First Year Allocation	70.00%

Grand 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

Death Benefit

The Death Benefit (Sum Assured) provides financial protection to the Beneficiary(ies) in case of death of the Policy Holder (Life Assured).

If the Life Assured expires during the term of the plan, his/her Beneficiary(ies) will be entitled to:

- The higher the Accumulated Cash Value or the Death Benefit (Sum Assured) PLUS
- The accumulated Cash Value generated through Top-Up premiums.

Grand Plan – Allocation Percentages

Years	Allocation Percentage
1	70%
2	78%
3	88%
4	98%
5	102%
6 to 9	98%
10 to 14	102%
15	107%
16 to 19	102%
20	112%
21 to 24	102%
25	117%
Top - Up Contributions / Ad-hoc Premium	97%

Grand Plan – Managed Fund

All premium(s) received under Grand Plan will be invested into the following TPL Life Fund:

Booster Fund – Stable Investment with Low expense charge

Grand Plan – Other Features

Power to Manage Your Money – Funds Withdrawal:

a) Partial Withdrawal – Basic Cash Value

- a) Allow to meet emergency need without Full Surrender
- b) Withdraw up to the minimum allowed withdrawal limit
- c) Partial Withdrawal may reduce Basic Sum Assured
- d) Not Allowed in the first 2 years

b) Partial Withdrawal – Top-up Cash Value

- a) Allowed in All Policy Years
- b) No Surrender Charges
- c) No Impact on Basic Sum Assured

c) Full Policy Surrender

- a) Surrender Value is equal to the Top-Up Cash Value only in first 2 years
- b) Surrender Value will be equal to Basic Cash Value Plus Top Up Cash Value after 2 years
- c) No Surrender Charges will be applied after 2 policy Years

Grand Plan – Other Features

Boost your Investments – Flexibility of Top-Ups:

- a) Top-up Premiums Allocation at 97%
- b) Total Top-up Premium paid, Rs. 100,000
- c) Total Allocation will be Rs. 97,000 into the Fund
- d) Can be Paid any Time with No Capping on Max. Premium (UND Rules apply)

Grand 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 Premium Support	All future premiums from the next premium due date will be waived off and will be paid by the Company on behalf of the Policy Holder, in case if he/she is suffering from an illness or disability, and is not able to follow his/her occupation or any other occupation suited to the Policy Holder as per his/her knowledge, training or education for at least six months. The Policy/Plan will continue to function as if the Policy Holder is the one who is making the payments and all benefits will remain available.
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.
TPL Life Hospital Cash	A daily cash benefit (up to Rs. 10,000) is paid to the Policy Holder in case of confinement to a hospital. The benefit payable is doubled in case of hospitalization due to any of the *Specialized Critical Illnesses (stated above). In case of confinement to ICU, additional 50% benefits will be payable. Spouse and children can also be covered under this benefit.

Grand Plan – Charges

- **No Bid/Offer Charge on Regular Premium.**
- **1.5% per annum of Net Asset Value (NAV)**
- **A monthly Administration Fees as per Plan Illustration**
- **Applicable Mortality Charges (Cover Charges)**
- **Applicable Rider Charges, based on the riders selected**

Let's Take a QUIZ!