

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**

Ultimate Plan

Dream Big – Achieve Bigger!



Ultimate Plan – Product Features

Product Introduction

An exclusively designed Unit Linked Plan that allows you to secure future for your loved ones.

Special Features

- Unit Linked Long Term Product
- Attractive option of
 - Savings Based
 - Insurance Based
- Attractively High Unit Allocations
 - Maximum First Year – 80%
 - Minimum Unit Allocation in the first year – 50%
- Additional Units in shape of Bonus Allocations in different years.
- Convenience of choosing from 4 (four) Investment Funds.
- Multiple Fund Switch
- Insurance to increase Coverage through add-on Riders
- Tax benefit on Life Insurance Premium

Ultimate Plan – A Glance

Ultimate Plan		
	Savings Options	Protection Option
Minimum Entry Age	18 Years	18 Years
Maximum Entry Age	65 Years	65 Years
Minimum Maturity Age	28 Years	28 Years
Maximum Maturity Age	85 Years	85 Years
Policy Term	10 - 25 Years	10 - 25 Years
Premium Payment Term	10 - 25 Years	10 - 25 Years
Payment Mode	Annual, Semi Annual, Quarterly & Monthly	
Minimum Premium	PKR 50,000	PKR 50,000
Maximum Premium	No Limit	No Limit
Minimum Basic Sum Assured	5 Cover Multiple	5 Cover Multiple
Maximum Basic Sum Assured	30 Cover Multiple	254 Cover Multiple
First Year Allocation	80.00%	50.00%

Ultimate 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

Ultimate 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 sum assured by multiplying your annualized basic premium amount by the selected cover multiple (offered from 5 to 30 for Savings Mode Plan & 5 to 254 for Insurance Mode Plan) depending on your savings and insurance needs.
- **Savings Mode Plan and if your annual basic premium contribution is Rs. 250,000, you may choose a Cover Multiple of 5 – 30. You decide to choose a cover multiple of 10, then your total sum assured would be *PKR 2,500,000.**
- **Insurance Mode Plan and if Your annual basic premium contribution is Rs. 100,000, you may choose a Cover Multiple ranging from 5 – 254. You decide to choose a cover multiple of 25, then your total sum assured would be *PKR 2,500,000.**
- The higher the Accumulated Cash Value or the Death Benefit (Sum Assured)
PLUS
- The accumulated Cash Value generated through Top-Up premiums.

Ultimate Plan – Allocation Percentages

Premium Type	Year	Savings Based	Insurance Based
		Total Allocation	Total Allocation
Regular Premium	1	80%	50%
	2	95%	85%
	3	100%	100%
	4	100%	100%
	5	103%	103%
	6 – 9	100%	100%
	10 – 14	105%	105%
	15	110%	110%
	16 – 19	105%	105%
	20	115%	115%
	21 – 24	105%	105%
	25	120%	120%
Top-Up /Ad-hoc Premium	Any Time	102%	102%

Ultimate 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

Ultimate Plan – Other Features

Power to Manage Your Money – Funds Withdrawal:

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

Partial Withdrawal – Top-up Cash Value

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

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

Zaryaab Plan – Other Features

Boost your Investments – Flexibility of Top-Ups:

- a) Top-up Premiums Allocation at 102%**
- b) Total Allocation will be Rs. 102,000 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)**

Ultimate 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.

Ultimate Plan – Charges

- **An investment management charge of 1.5% per annum of fund value.**
- **5% bid-offer spread.**
- **A monthly Administration Fee as per Plan Illustration.**
- **Applicable Mortality charges (Cover Charge).**
- **Applicable Rider charges, based on the riders you have selected.**

Let's Take a QUIZ!