

• Waiver of Premium (WP)

This supplementary contract provides the coverage of waiver of all future premiums in case the policyholder becomes totally and permanently disabled as a result of an accident (provided that policyholder is unable to attend his/her business due to permanent and total disability and income is affected).

Will there be any bonuses on this Policy?

State Life announces a bonus for every year. 97.5% of surplus is distributed as bonuses to all with-profit policies. The statistics till date reflect the constant increase in the bonus rate. Resultantly, the value of with-profit plan increases year by year.

What about the Loan Facility?

Under this plan, after completion of two policy years, if the policyholder immediately needs money, he/she can avail a maximum loan of 80% of the net surrender value of the policy.

Disclaimers:

- This product is underwritten by State Life Insurance Corporation of Pakistan. It is not guaranteed or insured by Samba Bank Limited or its affiliates and is not a Samba Bank Limited product.
- The past performance of State Life Insurance Corporation of Pakistan is not necessarily a guide to future performance. Any forecast made is not necessarily indicative of future or likely performance of the funds and neither State Life Insurance Corporation of Pakistan nor Samba Bank Limited will incur any liability for the same.
- A personalized illustration of benefits will be provided to you by our staff. Please refer to the notes in the illustration for detailed understanding of the various terms and conditions.
- Service charges and taxes will be applicable as per the Bank's "Schedule of Charges" and taxation laws as stipulated by the relevant authorities.
- A description of how the contract works is given in the policy privileges and conditions. This product brochure only gives a general outline of the product features and benefits and the figures used above are indicative and for illustration purposes only.



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Branch Network

KARACHI

Fountain Branch
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Khayaban-e-Ittehad Branch
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Hyderi Branch
Showroom No. 2, Tayyabi Garden,
Plot No. D / 12, (Opposite Dolmen Mall, Hyderi)
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Rashid Minhas Road Branch
Billy's Tower, Main Rashid Minhas Road, Karachi
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DHA 26th Street Branch
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Bahria - 1 Branch
Bahria Complex I, 24 M.T. Khan Road, Karachi
Tel: +92-21-38094912 - 38094950
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Shahra-e-Faisal Branch
Plot # 03, Block Z/8, KCHS, Show Room No.1,
Ibrahim Ali Bhai Tower "Trade Key Building",
Near Duty Free Shop, Opposite Crown Plaza
Main Shahra-e-Faisal, Karachi
Tel: +92-21-38137720-22
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Gulshan-e-Iqbal Branch
Syedna Taher Saifuddin Memorial Building - 2,
Property No. SB - 26, Block-13-C, KDA Scheme No. 24,
Gulshan-e-Iqbal, Karachi
Tel: +92-21-34830507-8
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Clifton Branch
Plot # F - 94 / 1, Scheme # 5, Block - 7, Clifton, Karachi
Tel: +92-21-38136780 - 81
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Bahadurabad Branch
Showroom No. 1, "SUMYA COMFORTS", Plot No. 15 / 8, Block No. 3,
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SMCHS Branch
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LAHORE

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Cavalry Ground Branch
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New Garden Town Branch
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ISLAMABAD / RAWALPINDI

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FAISALABAD

Faisalabad Branch
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MULTAN

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GUJRANWALA

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Prepare for life's important moments



Three Payment Plan

For further information
please visit www.samba.com.pk

or simply call SambaPhone Banking UAN: +92-21-11-11-SAMBA (72622)

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Three Payment Plan

Samba Bank Limited's Three Payment Plan is a high value savings and investment product. Funds accumulated during the savings term can be utilized for children's higher education, marriage, house purchase, generating retirement income or for any other purpose. The plan is flexible enough to respond to the needs of most individuals. It aims to deliver a substantial sum of money at the end of the savings period. The additional benefit comes in the form of a life insurance cover.

What is Three Payment Plan?

Samba Bank Limited's Three Payment Plan is a unique endowment assurance as it provides an option to avail the benefit of 25% withdrawal of the sum assured on the completion of one-third and two-third term of the policy. This plan provides an option for pre-determined, periodic withdrawals during the currency of policy. In case of death during the term of the policy, the plan provides for lump sum payment of full sum assured (irrespective of periodical withdrawals).

What will the schedule be for a 21-year term policy?

- After the first 7 years, 25% withdrawal of sum assured
- After 14 years, 25% withdrawal of sum assured
- After 21 years, 50% withdrawal of sum assured plus accrued bonuses

For whom is the plan suitable?

Businessmen, shopkeepers, factory owners, commission agents, investors and specially people who need money at different phases in future.

What needs does it fulfill?

To provide financial assistance for:

- Post Retirement Income
- Establishment or Expansion of Business
- Children's Education and Marriage
- Re-payment of Loan
- Hajj or Umrah
- Construction of House etc.

Survival benefits

On completion of one-third term of the policy, 25% of the sum

assured becomes payable. Likewise, on completion of two-third term of the policy, another 25% of the sum assured is payable. If this option is not exercised even after the expiry of six months of the due date, State Life allocates a special bonus on the due installment.

Maturity Benefits

On completion of the term, 50% balance of the sum assured plus accrued bonuses are payable. In case the installment(s) has not been availed, they also become payable plus special bonuses allocated thereof.

Death Benefits

In case of policyholder's death (God forbid) during the tenure of the policy, State Life pays the full sum assured plus accrued bonuses up till then, irrespective of the periodical payments made. Besides, if the installments due have not been availed, then the due installments plus special bonuses are also paid.

So long as the policy remains in force, the policyholder may surrender the unclaimed installments plus special bonus. The aggregate cash surrender value of the two shall be less than the unclaimed installment(s).

What riders can be added?

The attachment of the following supplementary contracts to the plan can substantially increase the benefits of the policy.

• Family Income Benefit (FIB)

The Family Income Benefit contract can be added to this plan on payment for a nominal additional premium. If this contract is issued on insured life, then on his/her death during the term of FIB contract, in addition to the basic sum assured, a regular annual Family Income Benefit installment of at least 10% and at most 50% of the basic sum assured becomes payable till the expiry of the FIB contract to the heirs of the policyholder.

• Accidental Death Benefit (ADB)

If this supplementary contract is issued, then on accidental death during the term of the policy, the amount equal to basic sum assured becomes payable.

• Term Insurance

With a nominal addition in premium, the Term Insurance contract can be added to this plan. If this supplementary contract is issued, then on his/her death during the term of contract, an amount equal to basic sum assured becomes payable.

• Accidental Death & Indemnity Benefit (AIB)

If this supplementary contract is issued, then on accidental loss the following benefits become payable:

Accidental Death	Sum assured
Loss of two or more limbs by amputation at or above wrist or ankle	Sum assured
Total and irrecoverable loss of all sight in both eyes	Sum assured
Total and irrecoverable loss of all sight in one eye and loss of one limb by amputation at or above wrist or ankle	Sum assured
Loss of one limb by amputation at or above the wrist or ankle joints	One-half of the sum assured
Total and irrecoverable loss of sight in one eye	One-third of the sum assured
Loss of thumb and index finger of either hand by amputation at or above metacarpophalangeal joints	One-fourth of the sum assured
For other injuries, on total disability	Weekly indemnity @ Rs. 5/- per thousand of the sum assured
On partial disability	One-fourth of the weekly indemnity @ Rs. 1.25/- per thousand of the sum assured
On permanent and total disability	Annual payment of 10% of sum assured for a maximum period of 10 years and waiver of future premiums