Here is all you need for those who depend so much on you.The solution for guaranteed 20 years income will be the best choice.

## ABOUT IGI LIFE WINDOW TAKAFUL OPERATIONS

IGI Life Window Takaful Operations, part of the Packages Group, marked its entry into the Life Takaful business through acquisition of controlling shares in ALICO (Pakistan) Limited in April 2014. Acquisition by Packages Group makes IGI Life a one of a kind Family Takaful provider in Pakistan, as IGI Life's multinational heritage is now coupled with the local experience of the Packages Group, one of the most reputed business conglomerates in the country, having several joint ventures with leading global brands in the FMCG, Pharmaceutical and Packaging sectors. IGI Life's current product suite includes Family Takaful Plans, Accident & Health Takaful and Employee Benefit Solutions. IGI Life is also amongst the first few companies to commence Family Takaful business in 2015 under Window Takaful Operations, thus offering Shari'ah-compliant solutions to our clients.

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# Circles of Protection

## Guaranteed 20-Year Income Plan

**WHAT WOULD HAPPEN TO YOU OR YOUR FAMILY?**

**PROTECT YOUR FAMILY AND THEIR FINANCIAL SECURITY WITH THE GUARANTEED CHEQUE-A-MONTH FOR A PERIOD OF 20 YEARS**

**24-Hour Worldwide protection**

## CIRCLE 5

### 20-YEAR INCOME PLAN ACCIDENT ANNUITY

Guarantee a monthly income for 20 years for yourself and for those you love!

### BENEFITS FOR YOU AND YOUR FAMILY

Your family relies on the pay-cheque that you deliver at the end of each month for their daily living expenses and future financial security.

What would happen if your family's income suddenly stopped due to an accidental loss of life? Even if you have traditional lump sum life or accident coverage, how would your family handle the situation?

You want absolute security if you are no longer here or able to handle the daily responsibilities of family management.

Now you can rely on the 20-year Income Plan to help meet the daily expenses by providing your family with a guaranteed monthly cash income that cannot be out-lived.

**- Food and Clothing**
**- School and University Fees**
**- Rent**
**- Medical and Health**

The above are only a few basic living expenses that every family must meet.

The 20-year Income Plan guarantees a cheque-a-month for 20 years of your spouse if you should suffer an accidental loss of life. Cheques keep coming in the amount you specify not to exceed your monthly salary to any beneficiary you name, 18 years or older.

You may even name your children as beneficiaries. A child beneficiary under age 18 receives benefits for a maximum of twenty years. For added safety each spouse can protect the other.

### 3-WAY GUARANTEED PROTECTION

1. In case of Accidental Loss of Life, the beneficiary over 18 years will receive a guaranteed 20 years income
2. In case of Dismemberment, Loss of Sight, Speech or Hearing, the participant gets a guaranteed 20 years income
3. In case of Permanent Total Disability, the participant gets a guaranteed 20 years income

### 20-YEAR GUARANTEED INCOME

The money cannot be poorly invested or squandered away because another cheque is always on its way to protect your family with minimum guaranteed payment for 20 years. Even if your beneficiary dies before receiving the guaranteed minimum, the balance will be paid to your beneficiary's estate.

| Monthly Income | Total Cash Minimum 20 Years |
|---|---|
| Rs. 80,000 | Rs. 19,200,000 |
| Rs. 60,000 | Rs. 14,400,000 |
| Rs. 40,000 | Rs. 9,600,000 |
| Rs. 20,000 | Rs. 4,800,000 |
| Rs. 10,000 | Rs. 2,400,000 |

### THE LIMIT

- The monthly limit should not exceed Covered person's monthly income.
- The Covered person can also buy the same benefit to cover his/her unemployed spouse.

For limits, refer to the General Underwriting Guidelines.

**Please Note:**

- Benefits are briefly outlined here. For complete details of coverage, terms and conditions, please refer to the policy itself.
- This is a brochure not a contract. The detailed terms and conditions are stated in the policy document.
- Please pay your contributions through crossed cheque in the name of IGI Life Insurance Limited