

Circles of Protection

The Lifetime Income Plan

IGI *Vitality*
Life



WHAT WOULD HAPPEN TO YOU OR TO YOUR FAMILY ?

PROTECT YOUR FAMILY AND THEIR FINANCIAL SECURITY

WITH THE GUARANTEED CHEQUE-A-MONTH FOR A LIFETIME

24 HOUR
WORLDWIDE
PROTECTION

CIRCLE 5 LIFETIME INCOME PLAN ACCIDENT ANNUITY

Guarantee a monthly income for life for yourself and for those you love

BENEFITS FOR YOU AND YOUR FAMILY

Your family relies on the pay-checke 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.

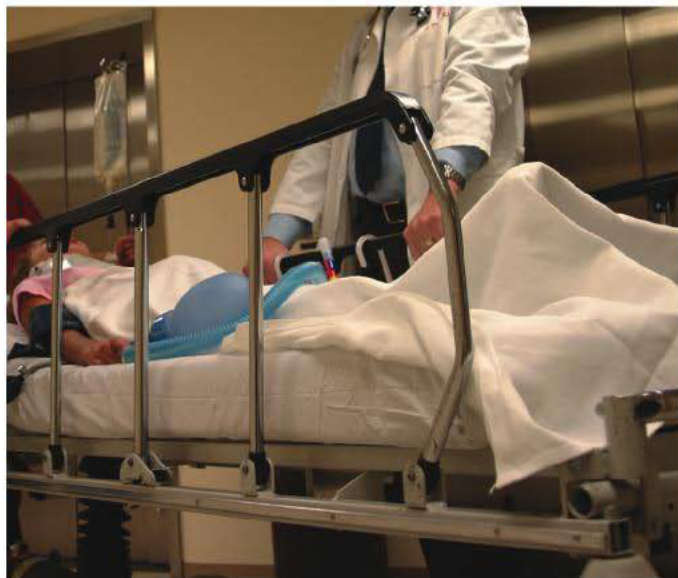
Now you can rely on the Lifetime Income Plan to help meet the normal expenses of living year in and year out by providing your family with a guaranteed monthly cash income that cannot be out-lived.

- **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 Lifetime Income Plan guarantees a cheque a month for the lifetime of your spouse if you should suffer an accidental loss of life. The cash benefits continue for 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 lifetime income with 20 years guaranteed.
2. In case of Dismemberment, Loss of Sight, Speech or Hearing, the Insured gets a lifetime income with 20 years guaranteed.
3. In case of Permanent Total Disability, the insured gets a lifetime income with 20 years guaranteed.

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 an Insured's monthly income.
- The insured can also buy the same benefit to cover his/her unemployed spouse.

For limits, refer to the General Underwriting Guidelines

Today may be
the best day to
provide lifetime
monthly income
for those who
depend on you
so much.

Can you find a
better security
guarantee than
the Lifetime
Income Plan?

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 premiums through crossed cheque in the name of IGI Life Insurance Limited.



A Packages Group Company

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Life

IGI Life Insurance Limited

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