

payable on insured's death. LTR benefit amount is payable in addition to any other death benefit payable under the basic plan.

- **Accidental Death Benefit:** Pays an additional benefit in case of death due to accident.
- **Income Benefit - Death (IBR-Death):** A monthly income benefit will be provided to the designated beneficiary following the death of the insured up to the end of the elected term.
- **Income Benefit - Disability (IBR-Disability):** A monthly income benefit will be provided following the permanent and total disability of the insured up to the end of the elected term.
- **Accident Care Benefit (ACB):** This rider pays an additional benefit in case of accidental death, disability or dismemberment.
- **Accidental Medical Reimbursement (AMR):** This rider provides protection for reasonable, customary and necessary medical expenses in or out of hospital that are made necessary by accident. AMR can be chosen if ACB has been opted for.
- **Elaj Aasan Benefit (EA):** Elaj Aasan benefit amount will be paid if the insured is diagnosed for the first time for one of the covered diseases provided the insured is alive after the expiry of 14 days from the date of surgery or from the date of diagnosis of the disease. If the insured has been diagnosed or has undergone surgery for a disease covered by EA, he/she will qualify to receive the benefit amount and still remain insured under EA for a reduced number of diseases in accordance with the table of First and Subsequent Diagnosis.
- **Family Protection Benefit - Disability (FPR-Disability):** Family Protection Rider waives the future premiums in case of permanent and total disability of the insured up to the end of rider term.
- **Permanent and Total Disability (PTD):** In the event the insured suffers permanent and total disability, the PTD benefit amount is paid in 3 installments of 20%, 30% and 50% over a period of 24 months during the continuance of disability. In case the insured dies before receiving all the installments, the remaining installments are payable in a single lump sum.

Inflation Protection

Under this option, the premium will escalate every year by a percentage of the previous year's premium.

The Policy Owner may cancel the increase in Premium by giving notice in writing on any policy anniversary and paying the Premium without the increase. If the Policy Owner once cancels the increase, the facility will no longer be available.

Investment Top Ups

This is a regular premium plan but also gives the flexibility to top-up the savings by depositing surplus funds as lump sum top up premium in the plan. These payments can be made at any time during the policy term.

Can I have estimates of the account values at different durations up to the maturity date?

An Illustration will be provided assuming three different unit Bid Price growth rates to give you an idea of your account value at different durations up to maturity.

The following example portrays the expected cash value for a person of 35 years of age with the basic annual premium of PKR 49,999 and with a Coverage Multiple of ten. The Projected



Cash Values are as follows:

Policy Year / پالیسی کا سال	Basic Annual Premium for Year / بہبودی سالانہ پریمیم	Cumulative Main Plan Premium Paid / پلان کا کل ادا شدہ پریمیم	8% Unit Growth Rate / یونٹ کی شرح نمو		10% Unit Growth Rate / یونٹ کی شرح نمو		12% Unit Growth Rate / یونٹ کی شرح نمو	
			Main Plan Death Benefit / بہبودی پلان کی فائدہ موت کی صورت میں	Cash Surrender Value / نقد دستبرداری مالیت	Main Plan Death Benefit / بہبودی پلان کی فائدہ موت کی صورت میں	Cash Surrender Value / نقد دستبرداری مالیت	Main Plan Death Benefit / بہبودی پلان کی فائدہ موت کی صورت میں	Cash Surrender Value / نقد دستبرداری مالیت
5	49,999	249,995	499,990	207,558	499,990	218,227	499,990	229,356
10	49,999	499,990	570,083	569,583	630,747	630,247	698,052	697,552
15	49,999	749,985	1,065,835	1,065,335	1,248,367	1,247,867	1,465,378	1,464,878
20	49,999	999,980	1,741,593	1,741,593	2,171,135	2,171,135	2,719,896	2,719,896

Please note that all the amounts shown in the illustration are only projections and are not guaranteed. Actual growth can be more than or less than the illustrated value.

What options will I have at maturity with respect to the accumulated account value?

You will have the following options:

- Take the full maturity value at your elected maturity date in cash

Disclaimer: IGI Life refers to IGI Life Insurance Limited. Your relationship is with IGI Life. In turn, IGI Life makes investments in line with the strategies you have chosen, and your Policy Account Values will reflect the performance of the strategies you select. The Investment Account earnings will fluctuate up or down and principal and investment returns are not guaranteed. In order to continue to best serve its Policy Owners, or in the event of change in applicable legislation, IGI Life may add, combine, or delete sub-accounts and/or funds, which back the investment strategies without notice to its Policy Owners. As the Policy Owners' investments are made with IGI Life, in Vision for Financial Security, rest assured that IGI Life's obligations to its individual Policy Owners under Vision for Financial Security will not be altered or amended by any such change.

Past performance of funds is not necessarily a guide to future performance. Any forecast made is not necessarily of future or likely performance of the funds. The investment risk shall be borne by the policyholder and actual maturity or surrender values may be lower or higher than the projected figures.

The Investment Strategies and Investment sub-accounts offered are subject to the Company's ability to invest in mutual funds or in any other investment instruments.

Please note that at all times your investment is in your IGI Life Policy and the various Investment Strategies it offers. IGI Life is the investor and owner of units in any Fund it currently uses to achieve investment goals on your behalf. Neither IGI Life nor any of its affiliates, agents or representatives is giving investment advice in relation to any of the Investments Strategies and/or in connection with the underlying Funds used to achieve the investment goals selected by the Policy Owner. Neither IGI Life nor any of its affiliates, agents or representatives is giving any professional advice regarding the compatibility of the Underlying Funds with any set of religious precepts or guidelines.

This is a brochure not a contract. The detailed terms and conditions are stated in the Policy Document.



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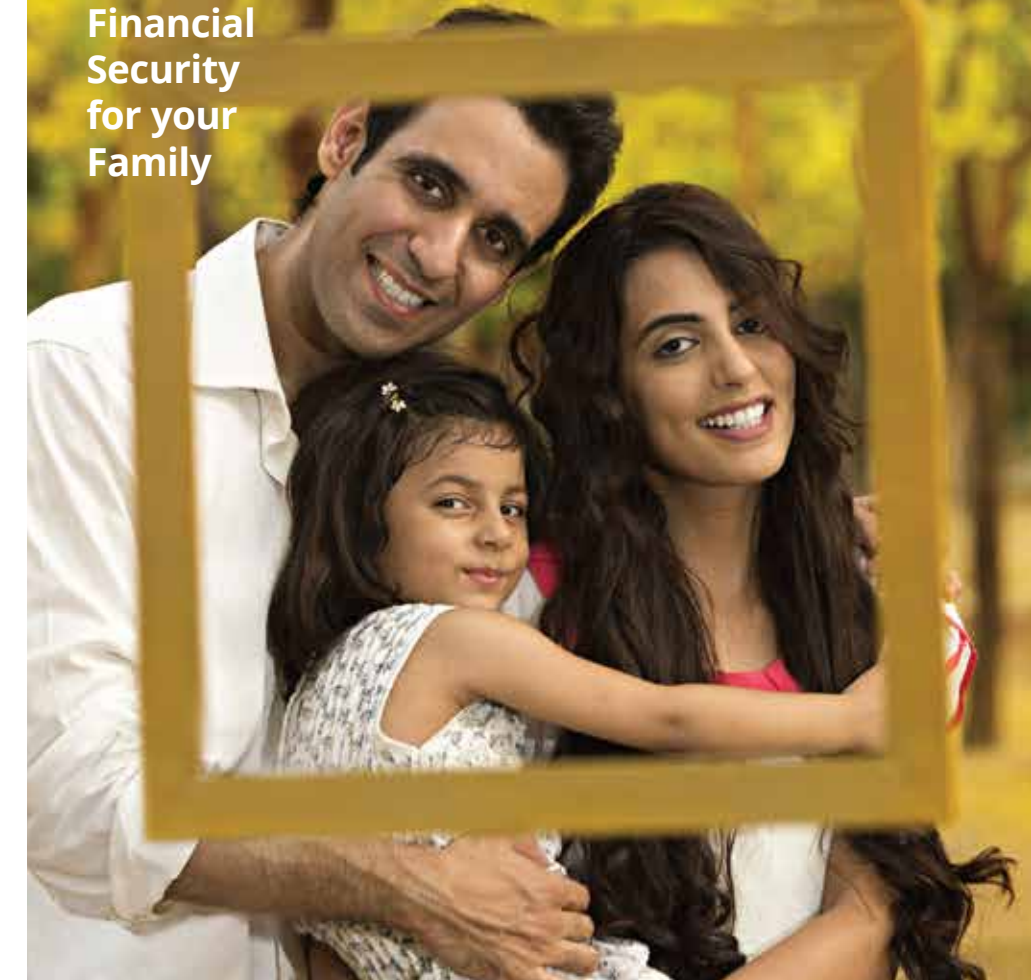
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VISION For Financial Security

Financial Security for your Family



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About IGI Life

IGI Life Insurance Limited, part of the Packages Group, marked its entry into the Life Insurance business through acquisition of controlling shares in American Life Insurance Company (Pakistan) Limited in April 2014. Acquisition by Packages Group makes IGI Life a one-of-a-kind life insurance 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 Life Insurance plans, Accident & Health Insurance and Employee Benefit Solutions. IGI Life is also amongst the first few companies to commence the Family Takaful business in 2015 under Window Takaful Operations, thus offering Shari'ah-compliant solutions to our clients.

About Vitality Group

Guided by the core purpose of making people healthier, Vitality is the leader in improving health to unlock outcomes that matter. By blending smart tech, data, incentives, and behavioral science, we inspire health changes in individuals and organisations. Vitality brings a global perspective through successful partnerships with the smartest insurers and most forward-thinking employees around the world. More than 10 million people in 22 countries engage in the Vitality programme.

IGI

Holdings | Insurance | Investments
Securities | Life Vitality



How does Vision for Financial Security (VFS) Work?

- **Investment Program:** VFS is a unit linked plan. The savings portion of each premium is invested in market-linked investments for attractive returns to accumulate the account value.
- **Life Insurance:** It offers life insurance protection up to age 85. You decide the Coverage Amount. We quote the Basic Premium. In the event of insured's death before age 85, the Coverage Amount or the account value, whichever is higher is payable to the beneficiary. In the event of insured's survival to maturity i.e. to age 85, the accumulated account value is payable.

Can I choose the amount of Premium depending on my ability to pay?

Yes, you may choose the amount of Premium, subject to Company's minimum and maximum premium requirements. We will then quote the Coverage Amount.

Can I elect to mature the policy before age 85?

Yes of course, you may choose any earlier maturity age, but not before 10 years from the policy date.

Is it necessary for me to submit any evidence of good health or undergo medical examination to buy VFS?

Yes, evidence of good health will be required. You may also have to undergo medical examination depending on the Coverage Amount, your age and your health condition.

What Is Unit linked Life Insurance?

Unit linked life insurance policy provides you the opportunity to participate in stock market linked investments, while enjoying the benefits of life insurance. The investments are expressed in terms of number of units and unit price of investment sub-accounts under a range of investment strategies for you to choose from. Investment in a sub-account is made by buying its units at the Offer Price. The value of the investment sub-account is the number of units held in that sub-account times its Bid Price. The Offer Price is higher than the Bid Price by a percentage referred to as the Bid Offer spread.

What are the investment strategy choices I have?

VFS offers five different investment strategies for its customers. These strategies are designed in a manner so as to give the best possible return to you on your invested funds. The plan also allows you to create your own investment strategy by choosing the investment strategies most suited to your needs. VFS also allows you to switch investment strategies during the policy tenure. This way you can keep your investments safe and growing according to the changing market conditions. The investment strategies are given below:

- **Secure Strategy**
Secure strategy aims to preserve capital through investment in sovereign bonds only. This strategy is ideal for individuals who are investment risk-averse.
- **Conservative Strategy**
The underlying assets include government and/or other secured investments. There will be no exposure to stock market under this strategy.
- **Balanced Strategy**
This strategy seeks steady growth of capital through a combination of investments in stocks and government securities and/ or other secured investments.

- **Aggressive Strategy**
This strategy seeks to provide long term capital growth mainly through investments in equities.
- **Shariah Compliant Strategy**
This strategy conforms to Shariah by investing in Shariah compliant instruments/assets, as determined by the Shariah Board appointed by IGI Life or by an issuer, as the case may be.

Please note that investment risk shall be borne by the policy owner and actual maturity or surrender values may be lower or higher than the projected figures.

How will my account value build up by the premiums I pay?

The percentages of premium you wish to allocate to the investment sub-account (net of premium related expenses) will be applied to buy units of those sub-accounts at the applicable Offer Price. The units purchased will be credited to the appropriate sub-accounts representing the investment sub-accounts. Each time you pay premium, more units are added to your sub-accounts. The number of units added will depend on the Offer Price of the unit on the day of purchase.

To pay for the monthly management charges, administration charges, cost of insurance, if any,



and premium for supplementary contracts, if any, deductions will be made each month from the sub-accounts on a proportionate basis by cancelling the equivalent number of units at the Bid Price of the sub-accounts.

Your account value at any point in time will be the aggregate of the investment sub-account values. The value of an investment sub-account is the number of units held times the Bid Price of that Sub-account.

What will be the impact on my account value if I stop paying premiums?

The monthly deductions for expenses and cost of insurance where applicable will continue to be made from the sub-accounts, whether or not you pay the premium. If you stop paying premiums, the number of units in each subaccount will continue to deplete.

Your policy will terminate if the aggregate value of the sub-account is insufficient to cover the monthly deductions. As such, it is advisable not to stop premium payments under the policy.

What percentage of the premium I pay is allocated to my account value?

The proportion of Premiums allocated to Account Value is as follows:

Policy Year	% Allocation of Premium to Account Value
1	30%
2	80%
3	90%
4 onwards	100%

Is there any Incentive to continue premium payment?

For continuing your plan, without any breaks for a period of more than five years, you will be entitled to extra unit allocation. This will be in the form of extra units allocated to your unit account each year. With these extra units, your investment fund will grow at a pace faster than what you are paying at. The extra unit allocation, as a proportion of basic plan premium is as follows:

Policy Year	% Allocation of Premium to Account Value
6 onwards	4%

What other charges are deducted from my account value?

The following charges are deducted.

Management Charge	0.125% of Account Value per month
Bid-Offer Spread	5%
Administration Fee	PKR 150 per month
Transfer Fee	PKR 500 on each transfer between investment sub-accounts
Processing Fee	PKR 500 on each partial withdrawal and complete surrender

Would I be able to make withdrawals from my account value at any time?

Yes, you may make withdrawals from your account value after the policy has been in force for at least 5 years, subject to minimum and maximum withdrawal amounts as per Company rules. The withdrawal can be from one or more investment sub-accounts as determined by you and will be processed by cancelling the appropriate number of units of the investment sub-account(s). The withdrawal amount payable would be the number of units cancelled times the applicable Bid Price.

The account value as well as the Coverage Amount will be reduced by the amount of withdrawal.

Since VFS is for the financial security of your family, it is not advisable to make withdrawals.

What is the difference between the account value and net cash surrender value?

Net cash surrender value equals the account value less a surrender charge and any amount due to the Company. The surrender charge depends on the policy year. The policy acquires cash value after two policy years.

Can I attach riders to VFS to enhance benefits payable on death or disability?

In addition to the above mentioned benefits, customers of VFS can choose from the following range of supplementary benefit riders:

- **Level Term Insurance Benefit (LTR):** Level Term Insurance Benefit enhances the benefit