



Jubilee
LIFE INSURANCE

HAWWA

COMMITMENT TO
YOUR DREAMS!

HBL

As a woman, you juggle between home and work, you find a way through the world and run to keep up with the changing trends, while standing firm for your family. You are unique and so are your financial needs. So plan your finances and secure your own and your family's future wisely. For this purpose, Jubilee Life Insurance offers an insurance plan **Hawwa** through HBL branches, which can be a valuable gift for you.

Please contact Jubilee Life Insurance representatives at HBL branches who will help you develop the most suitable plan for your needs. Branch details are available on www.hbl.com

Features:

Entry Age	Min: 18 years, Max: 50 years	
Maturity Age	75 years	
Policy term	10-57 years The policy can be maintained anywhere from 10 years to 57 years (depending on the policyholder's needs and age at the time of purchase of policy).	
Minimum Premium	Annually	PKR 18,000
	Semiannually	PKR 9,000
	Quarterly	PKR 4,500
	Monthly	PKR 1,500
Cover Multiple	5	
Sum Assured	Regular Annualized Basic Premium x Cover multiple	

Protection

Highly valued protection cover is offered to the nominated beneficiaries who receive benefits upon the unfortunate demise of the policyholder. Such benefits include the sum assured plus either the accumulated cash value of the funds or the premiums paid so far, whichever is higher.

Maturity of the Plan

Upon successful completion of the chosen term, the policy holder will receive the accumulated cash value of the funds invested.

Benefits

Apart from the standard applicable benefits such as protection

and investment, Hawwa also gives you additional benefits and the liberty to choose from various optional insurance benefits, based on your goals and financial capabilities.

For receiving benefits and sum assured, you can nominate an immediate family member as beneficiary.

Additional benefits

- 1. Accidental death of husband:** An additional amount of up to Rs. 500,000/- will be paid to help you manage the financial strain in an unfortunate case of an accidental death of your husband before the age of 60 years.
- 2. Automatic Cover Maintenance:** After two years of paying the premium, in case you cannot meet your premium payments, you will still be eligible for the life insurance cover, as long as your plan's cash value is sufficient to pay for charges made against your policy.
- 3. Adhoc Premium:** If you have any extra funds available at any stage, you can place them as investments under Hawwa Plan in any of the funds of your choice. Adding adhoc will enhance your cash value.

Optional Benefits

- 1. Accidental Death Benefit:** An additional amount will be paid to the nominated beneficiaries in case of accidental death of the policyholder.

Investment Opportunities

1. Premium Allocation:

Premium allocated for your investments is provided in the table below.

1st year	2nd year	3rd year	4th & 5th year	6th year & onwards	Adhoc
30%	85%	90%	100%	103%	100%

2. Choice of Funds for Investments:

Your allocated contributions according to the table above will be invested in the fund(s) of your choice.

Funds

Managed Fund

Objective of Managed Fund is to maximize capital appreciation by investing in a balanced portfolio of wide range of shares, Government and other fixed income securities and bank deposits.

Capital Growth Fund

Objective of the Capital Growth Fund is to maximize returns to policyholders by investing mainly in equity portfolio and partly in Government securities, Term Finance Certificates and bank deposits.

Meesaq Fund

Objective of the Meesaq Fund is to provide an opportunity to investors who want Interest Free returns. The instruments in which the Meesaq Fund invests are selective Stocks, Sukuk Bonds, Short Term Deposits of Islamic Banks, Islamic Mutual Funds and fixed income funds of Islamic Banks and other valid interest-free investments.

Yaqeen Growth Fund

Objective of the Yaqeen Growth Fund is to enable Jubilee Life's policyholders to participate in a diversified portfolio of Fixed Income Securities with minimal exposure to equity. Yaqeen Growth Fund is suitable for those who wish to earn steady returns on investments through full exposure to debt securities and minimum risk of capital erosion.

Note: Unit prices of Jubilee Life Insurance's funds are published in leading daily newspapers regularly and available on the Jubilee Life Insurance website: www.jubileelife.com

Other Information

Partial Withdrawal

Withdraw any amount against the accumulated cash value of funds, to meet a sudden need, without surrendering your policy, so long as the residual cash value of your policy after withdrawal remains greater than or equal to Rs. 18,000*. You will continue to receive the life insurance cover, although your Sum Assured will be reduced by the amount of partial withdrawal. Option for partial withdrawal is available after completion of two policy years and after payment of two annual policy year's premiums.

*The minimum residual cash value may be revised by Jubilee Life Insurance

Full Policy Surrender

You have the option to surrender your policy any time after completion of two policy years and after payment of two annual policy year's premiums. On surrender you will be paid the accumulated cash value of your fund. However, surrender in early policy years may result in lower cash value.

Free Look Period

A free look period of 14 days is available during which you can review your policy terms & conditions and can cancel the policy if needed. Your premium will be refunded if the written request for cancellation is received within 14 days of the issue date of the policy. Please note that Jubilee Life reserves the right to deduct the expenses incurred on medical examination (if any).

Combating Inflation:

In order to combat inflation, you have an option to select indexation in your policy. Selection of this option will increase your premium automatically each year by a limit specified by Jubilee Life Insurance.

However, you retain the right to cancel the indexation if you wish.

Application procedure

To apply for coverage under Hawwa plan, you will need to submit the following completed documents to your Jubilee Life Insurance advisor at the HBL branch:

- Attested CNIC copy
- Duly filled in proposal form with signature
- Signed direct debit instructions
- Signed basic fact sheet
- Signed product introduction document
- Assessment form
- Signed sample illustration

Charges

The following charges* are applicable on the Hawwa Plan:

- An investment management charge of 1.5% p.a. of fund value
- An admin fee of Rs. 110 per month
- 5% bid offer spread
- Applicable mortality charges
- Rider charges, if any
- Fund Switching/Redirection, PKR 500 if more than four are opted for per year

*All charges can be revised by the Jubilee Life Insurance.

Disclaimer

- This product is underwritten by Jubilee Life Insurance. It is not guaranteed or insured by HBL Pakistan or its affiliates and is not a HBL Pakistan product. Jubilee Life Insurance will be responsible for settlements of claims to the insured customer(s) or beneficiary(ies).

- The past performance of Jubilee Life Insurance's funds 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 Jubilee Life Insurance nor HBL Pakistan will incur any liability for the same.
- Our sales representative will provide a personalized illustration of benefits to you. Please refer to the notes in the illustration for detailed understanding of the various terms and conditions.
- Please refer to the Policy Documents for detailed understanding of the various terms and conditions.
- Supplementary Benefits may be available if the life covered is aged 55 years or less, nearest birthday at the time of issuance.
- HBL Pakistan is acting as a distributor on behalf of Jubilee Life Insurance and is not and shall not be held responsible in any manner whatsoever to any person, including but not limited to the insured customer(s), beneficiary(ies) or any third party.
- The investment risk shall be borne by the Policyholder and actual maturity or surrender values may be lower or higher than the projected figures.
- Please refer to company website for target asset mix of the underlying fund:
(<http://jubileelife.com/investor-relations/investors-outlook/>)

Contact details

In case of complaint or for further details, you may contact:

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Website: www.jubileelife.com

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SMS: "JUBILEELIFE" to 8398

Habib Bank Limited

UAN: 111-111- 425

www.hbl.com