STATE LIFE INSURANCE CORPORATION OF PAKISTAN
100% SOVEREIGN GUARANTEE BY THE GOVERNMENT OF PAKISTAN
Lahore Western Zone | Official Policyholder Information Guide

OFFICIAL PRODUCT CATEGORY: SECURE YOUR FAMILY

Child Education & Marriage Plan (Table 76)

Child Education & Marriage Plan (Table 76) — State Life Official Secure Your Family

ELIGIBILITY ENTRY AGE	POLICY COVERAGE TERM	PREMIUM PAYMENT TERM
Child: 1-15 Years, Payer: 20-60 years	**10 - 30 Years**	**Regular Annual / Half-Yearly / Quarterly**

1. Plan Overview & Financial Rationale

Securing Your Child's Future: Education, Marriage or Business — With Confidence

2. Core Policy Benefits & Highlights

- Plan Type: Endowment with surplus participation of 97.5%
- Minimum/Maximum Age at Entry: Child: 1-15 Years, Payer: 20-60 years
- Minimum/Maximum term: 10-24 Years, Max maturity age = 70 (term should be such that the benefit becomes payable when the child attains age of 18, 21 or 25 years)

3. Bonus Participation & Sovereign Security

Under the Life Insurance Nationalization Order and Insurance Act, State Life allocates 97.5% of its actuarial surplus to with-profits policyholders in the form of annual compounding reversionary and terminal bonuses. Both the basic sum assured and accrued bonuses are 100% guaranteed by the Government of Pakistan. After payment of required premiums, policyholders acquire guaranteed cash surrender values and can avail instant policy loans up to 80% of net surrender value.

4. Optional Supplementary Riders (Add-Ons)

Tailor your policy with optional State Life riders: Accidental Death Benefit (ADB), Term Insurance Rider (TIR), Accidental Indemnity Benefit (AIB), Family Income Benefit (FIB), Waiver of Premium (WP), Special Waiver of Premium (SWP), and Hospital & Surgical Benefit (H&S).

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