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

OFFICIAL PRODUCT CATEGORY: PROTECT YOUR EMPLOYEES

Group House Building and Prequisites Loan Insurance

Group House Building and Prequisites Loan Insurance — State Life Official Protect your Employees

ELIGIBILITY ENTRY AGE	POLICY COVERAGE TERM	PREMIUM PAYMENT TERM
18 - 65 Years	**10 - 30 Years**	**Regular Annual / Half-Yearly / Quarterly**

1. Plan Overview & Financial Rationale

It provides financial security to employers and financial institutions against the risk of untimely death of any of their indebted employee or client. Very often the family of the deceased person is not is a position to repay the loans taken out by him, especially if the deceased person was the sole breadwinning member of the family. In such a case the insurance coverage provides an assurance to the creditor that he would be able to recover his capital without causing hardship to the distressed family.

2. Core Policy Benefits & Highlights

- Sovereign guarantee from Government of Pakistan on basic sum assured and declared bonuses
- Participates in State Life's annual actuarial valuation with 97.5% surplus distribution
- Flexible loan facility and surrender options available as per policy conditions

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).

AUTHORIZED SUB-BRANCH ADVISORY & OFFICIAL ILLUSTRATIONS

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