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

OFFICIAL PRODUCT CATEGORY: RETIREMENT PLANS

Immediate Annuity Certain (Table-29)

Immediate Annuity Certain (Table-29) — State Life Official Retirement Plans

ELIGIBILITY ENTRY AGE	POLICY COVERAGE TERM	PREMIUM PAYMENT TERM
18 - 65 Years	Certain period	Regular Annual / Half-Yearly / Quarterly

1. Plan Overview & Financial Rationale

This plan provides a financial security to the annuitant by paying regular payments during the annuitant's lifetime. The premium will be paid by single premium and the annuity payments are not dependent on the life of the policyholder. There is no death benefit payable and the plan does not carry any surrender value.

2. Core Policy Benefits & Highlights

- Plan Type: Annuity (Single or Multiple lives)
- Minimum/Maximum Age at Entry: -
- Minimum/Maximum term: Certain period

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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