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

OFFICIAL PRODUCT CATEGORY: EMPOWER YOUR LIFE

Mortgage Protection by Single Premium (Table-23)

Mortgage Protection by Single Premium (Table-23) — State Life Official Empower your Life

ELIGIBILITY ENTRY AGE	POLICY COVERAGE TERM	PREMIUM PAYMENT TERM
20-62 Years	**8-20 Years, Max maturity age = 70**	**Regular Annual / Half-Yearly / Quarterly**

1. Plan Overview & Financial Rationale

Loans and mortgages have become essential parts of the life of modern man. The Mortgages Protection Policy essentially provides coverage approximately equal to the outstanding loan at any time, which is being repaid by regular instalments. It provides the debtor with the satisfying knowledge that in case of his premature death, his creditors will simply turn to State Life Insurance Corporation collection of outstanding debts.

2. Core Policy Benefits & Highlights

- Plan Type: Term Insurance Plan
- Minimum/Maximum Age at Entry: 20-62 Years
- Minimum/Maximum term: 8-20 Years, Max maturity age = 70

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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