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

Rural Life Insurance (Table-18)

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ELIGIBILITY ENTRY AGE	POLICY COVERAGE TERM	PREMIUM PAYMENT TERM
20-55 Years	**15 Years and 20 Years**	**Regular Annual / Half-Yearly / Quarterly**

1. Plan Overview & Financial Rationale

Rural Life Insurance Plan is a special insurance plan that has been designed for the inhabitants of the rural and less-developed areas. The socio-economic conditions of rural areas differ from main towns, therefore, needs of insurance also differs. The sum assured and bonuses payable under this plan will be based on the coverage years at maturity. If death occurs due to accident or accident caused by agricultural machines, the benefits are increased accordingly as this plan covers the risk of working in under developed areas.

2. Core Policy Benefits & Highlights

- Plan Type: Endowment with surplus participation of 97.5%
- Minimum/Maximum Age at Entry: 20-55 Years
- Minimum/Maximum term: 15 Years and 20 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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