STATE LIFE INSURANCE CORPORATION OF PAKISTAN

100% SOVEREIGN GUARANTEE BY THE GOVERNMENT OF PAKISTAN

Lahore Western Zone | Official Policyholder Information Guide

OFFICIAL PRODUCT CATEGORY: GULF PRODUCTS

Wealth Builder Plan

Wealth Builder Plan — State Life Official Gulf Products

ELIGIBILITY ENTRY AGE	POLICY COVERAGE TERM	PREMIUM PAYMENT TERM
20-55 Years	**Premium Paying term=7 Years, Coverage Term=20 Years**	**Regular Annual / Half-Yearly / Quarterly**

1. Plan Overview & Financial Rationale

This plan is specially designed for Pakistani expatriates working in Middle East for earning better income for their loved ones. Since the earning level of overseas Pakistanis is higher in Middle East, they are in a better position to save higher amounts. It is observed that due to a disciplined method of saving, these expatriates do not find much money back home after putting their precious decades in hard work away from home. This plan is available in UAE, in US dollars and UAE Dirhams and in Kuwait and Saudi Arabia, in US dollars only.

2. Core Policy Benefits & Highlights

- Plan Type: Endowment with surplus participation of 97.5%
- Lives Covered: Single
- Minimum/Maximum Age at Entry: 20-55 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).

AUTHORIZED SUB-BRANCH ADVISORY & OFFICIAL ILLUSTRATIONS

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