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

Anticipated Endowment (Table-05)

Anticipated Endowment (Table-05) — State Life Official Empower your Life

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

The plan offers survival benefits equal to 25% of sum insured on completion of 1/3rd and 2/3rd term of the policy. If the policyholder does not withdraw the survival benefits, a very attractive special reversionary bonus is available. Clickherefor special reversionary bonus currently available. On completion of term of the policy, the remaining 50% sum insured plus accrued bonuses shall be payable. If the life insured expires during term of the policy, sum insured, accruedbonuses,unclaimed survival benefits and special reversionary bonuses are payable. Clickherefor supplementary covers available with this plan.

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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