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

Big Deal Plan (Table-14)

Big Deal Plan (Table-14) — State Life Official Empower your Life

ELIGIBILITY ENTRY AGE	POLICY COVERAGE TERM	PREMIUM PAYMENT TERM
20-45 Years	**60 – Age**	**Regular Annual / Half-Yearly / Quarterly**

1. Plan Overview & Financial Rationale

This plan is designed to cater the financial protection requirement of a present-day average family. The plan is marketed for a minimum of quarter unit or a multiple thereof. One unit means the protection of Rs. 1 lac sum assured. There is no limit on the number of units that can be offered depending on the need and financial status of the prospect. Further, a valuable option to leave the maturity benefit with State Life which will accumulate upto age 60 years and earn more benefits.

2. Core Policy Benefits & Highlights

- Plan Type: Endowment with surplus participation of 97.5%
- Minimum/Maximum Age at Entry: 20-45 Years
- Maximum/Minimum term: 60 – Age

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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