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

OFFICIAL PRODUCT CATEGORY: PROTECT YOUR EMPLOYEES

Education Continuation Plan

Education Continuation Plan — State Life Official Protect your Employees

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

State Life has designed an innovative plan to address this area. You know that State Life is the largest Life Insurance Organization in Pakistan with offices throughout the country including remote areas. There are around 6 million people insured with State Life. We have the experience of more than 30 years in Life Insurance Business. Besides the immense financial strength, all the policies of State Life are guaranteed by Government of Pakistan.Being the leading Insurer in the country, State Life aims to play its role in development of education. State Life would run this plan on non-profit basis. If the plan generates any profit to State Life, whole profit would be returned to the school which may be utilized for the welfare of students such as scholarship. Having such plan would also give competitive advantage to the school.This plan intends to ensure continuation of education of school children in case their fathers or guardians die. The plan would cover the annual fee of the schools and cost of books and uniforms.

2. Core Policy Benefits & Highlights

- Class Level: Maximum Annual Fee upto which No Medicalwould be Required (Rs.)
- Nursery, KG1 & KG: 50,000
- Class 1-5: 75,000
- Class 6-10: 100,000

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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