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

Endowment (Table-03)

Endowment (Table-03) — State Life Official Empower your Life

ELIGIBILITY ENTRY AGE	POLICY COVERAGE TERM	PREMIUM PAYMENT TERM
40	20	5,023,000

1. Plan Overview & Financial Rationale

As the name suggests, the plan is a savings and protection scheme which facilitates the policyholder to pay the premium in a lump sum single payment at the time of inception. The policyholder receives complete sum assured and full-term bonuses ranging from 10 years to 50 years at maturity or earlier death under this plan. The benefit structure is same as Endowment Plan (Table 03).

2. Core Policy Benefits & Highlights

- Policyholder's age at issue: 40
- Selected Sum Assured: 5,000,000
- Term of Policy: 20
- Annual Premium: 251,150

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

Anees Mehdi — Area Manager (Lahore Western Zone)

Office: State Life Head Office Square, 1st Floor, Block No. 3, 4 Lytton Road, Lahore.

Direct Cell / WhatsApp: 0333-4057048 | Landline: 042-37237305

Email: aneesmehdi@gmail.com | Official State Life Portal: https://www.statelife.com.pk