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

Group Term Insurance Scheme

Group Term Insurance Scheme — 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

On death of any insured member the sum assured on his life is paid for the benefit of his surviving family. This benefit is payable regardless of the total number of the deaths even if the total amount paid out exceeds the total premiums received under the policy.

2. Core Policy Benefits & Highlights

- Coronary Artery by-pass surgery
- Major organ transplant such as heart, kidney or liver

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