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

OFFICIAL PRODUCT CATEGORY: SECURE YOUR FAMILY

Jeevan Saathi Plan (Table-19)

Jeevan Saathi Plan (Table-19) — State Life Official Secure Your Family

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

Joint-Life Assurance for Married Couples

2. Core Policy Benefits & Highlights

- Joint Protection Under One Policy: Provides life coverage for both partners under a single plan, offering a more efficient and economical alternative to two separate policies.
- Premium Waiver for Surviving Partner: Ensures continuation of coverage without financial burden if one partner passes away during the policy term.
- Ideal for Non-Working Spouses: Enables life insurance protection even for individuals who may not qualify for standalone coverage, such as homemakers.
- Participates in Surplus: As a with-profits plan, the policy may accumulate bonuses over time, enhancing final benefits.

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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