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

Joint Life Endowment (Table-06)

Joint Life Endowment (Table-06) — 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 Endowment Plan offers life protection for two persons at a time and ensures the associated risk for both lives on a sum assured. The sum assured and bonuses are payable under this plan either at the end of specified term or at earlier death of either of the assured person. Further the premium will be payable for the tenure of policy or till death of either of the insured and the policy terminates.

2. Core Policy Benefits & Highlights

- Plan Type: Endowment with surplus participation of 97.5%
- Minimum/Maximum Age at Entry: 20-50 Years (Equivalent Age is calculated based on the Uniform Seniority Table given below)
- Minimum/Maximum term: 10, 15, 20, 25, 30, 35 Years

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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