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

Nigheban Plan by Annual Premium (Table-24)

Nigheban Plan by Annual Premium (Table-24) — State Life Official Empower your Life

ELIGIBILITY ENTRY AGE	POLICY COVERAGE TERM	PREMIUM PAYMENT TERM
20-60 Years	**5-10 Years, Max maturity age = 70**	**Regular Annual / Half-Yearly / Quarterly**

1. Plan Overview & Financial Rationale

As the name suggests this plan is meant to provide protection during the term of the policy i.e.; sum assured is payable on death if it occurs during the term insurance while the policy is in force. The plan does not carry any survival benefits, maturity benefits, surrender values, loan values etc. The policy will be without profits.

2. Core Policy Benefits & Highlights

- Plan Type: Term Insurance Plan
- Minimum/Maximum Age at Entry: 20-60 Years
- Minimum/Maximum term: 5-10 Years, Max maturity age = 70

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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