STATE LIFE INSURANCE CORPORATION OF PAKISTAN

100% SOVEREIGN GUARANTEE BY THE GOVERNMENT OF PAKISTAN

Lahore Western Zone | Official Policyholder Information Guide

OFFICIAL PRODUCT CATEGORY: WEALTH MANAGEMENT

Platinum Plus Plan

Short 3-Year Premium Commitment with 10-Year Coverage & 50% Higher Bonuses

ELIGIBILITY ENTRY AGE	POLICY COVERAGE TERM	PREMIUM PAYMENT TERM
1 - 65 Years	**10 Years**	**First 3 Years Only (Annual)**

1. Plan Overview & Financial Rationale

The Platinum Plus Plan is a high-yield with-profits endowment policy providing 10 years of life protection with premiums payable only for the first 3 consecutive years. Bonus rates under Platinum Plus are 50% higher than a standard 10-year endowment plan.

2. Core Policy Benefits & Highlights

- Bonus rates are 50% higher compared to a standard 10-year State Life endowment scheme
- Short 3-year annual premium commitment with active coverage and bonus accrual for 10 full years
- Broad entry age eligibility from 1 year old up to 65 years
- Surrender value after 2 consecutive years and up to 80% loan facility after the 3rd premium

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