STATE LIFE INSURANCE CORPORATION OF PAKISTAN

100% SOVEREIGN GUARANTEE BY THE GOVERNMENT OF PAKISTAN

Lahore Western Zone | Official Policyholder Information Guide

OFFICIAL PRODUCT CATEGORY: INSURANCE THROUGH BANKS

Sadabahar

Sadabahar — State Life Official Insurance Through Banks

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

This plan serves as a reliable instrument for cash provision when needed the most. By opting for the Sadabahar Plan, policyholders can ensure enhanced protection and sustained prosperity for their families at a cost that remains affordable.

2. Core Policy Benefits & Highlights

- Sovereign guarantee from Government of Pakistan on basic sum assured and declared bonuses
- Participates in State Life's annual actuarial valuation with 97.5% surplus distribution
- Flexible loan facility and surrender options available as per policy conditions

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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