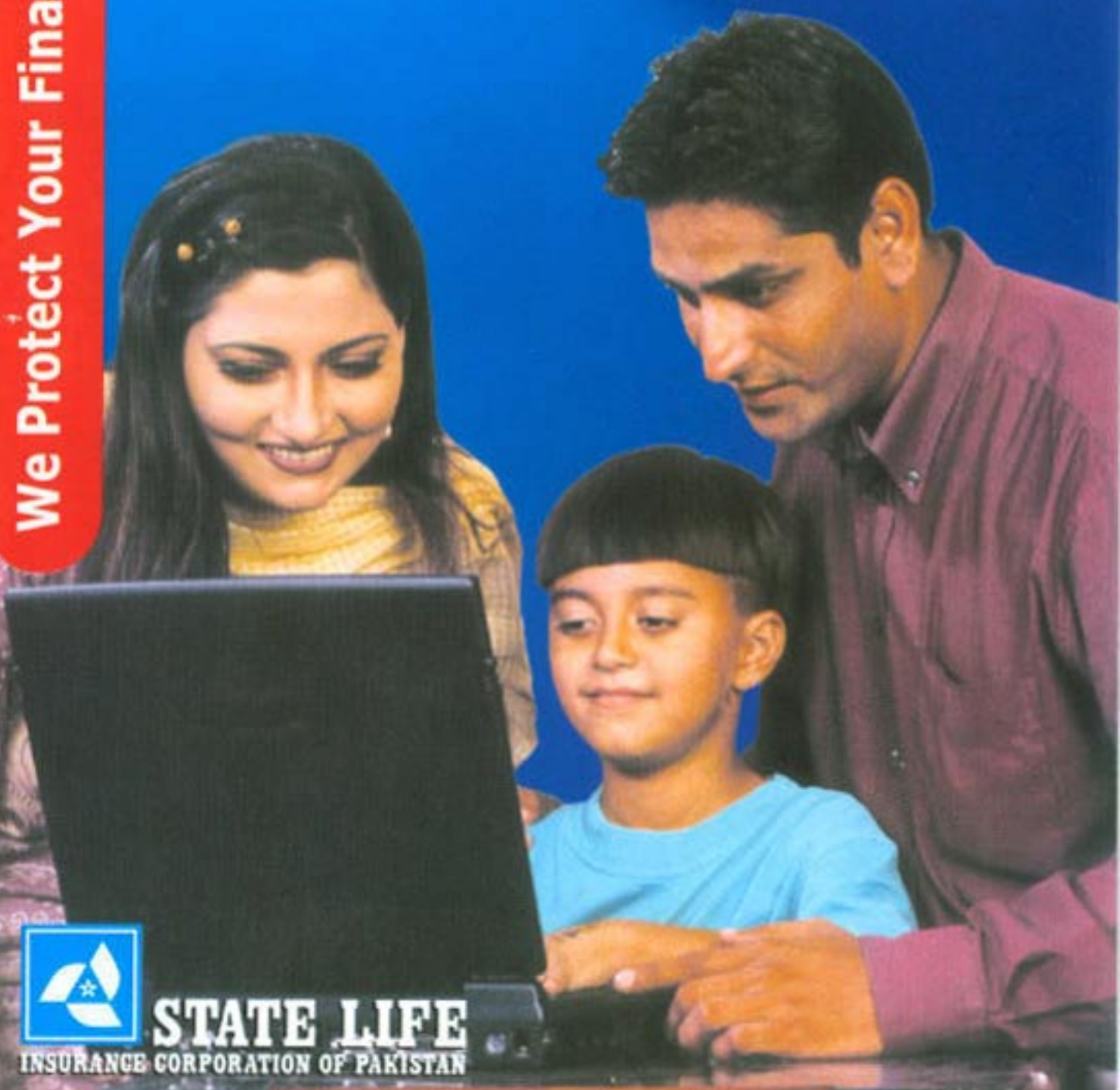


We Protect Your Financial Future

CHILD EDUCATION AND MARRIAGE PLAN



STATE LIFE

INSURANCE CORPORATION OF PAKISTAN

What is Child Education and Marriage Plan ?

Generally parents are worried when selecting a saving plan which can help them meet the education, marriage and future needs of their children. Premature death of either may result in unfulfilled financial obligations of the family. Thus, it becomes difficult for them to select a saving & protection plan which can fully cater to the future needs of the family.

State Life's Child Education and Marriage Plan provides a viable solution, ensuring Future Financial Protection of the children on payment of a small amount every year.



Who can buy this Plan ?

This Plan is not restricted to parents only, grand parents, real uncles and aunts can also avail the opportunity to protect the Financial Future of their grand children, nephews and nieces. If someone else is paying for the maintenance of the children, then he or she can also have this Plan.



What are the Salient Features of the Plan ?

The Plan provides payment of planned lumpsum to pay for your sons' or daughters' higher education or marriage when you need it most. You can select the time when the sum insured plus Bonuses become payable as your child attains a pre-designated age of either 18, 21 or 25 years. These ages have been selected considering those occasions when children generally need financial assistance, for

example when your child is entering college or university (age 18-21) or when he or she needs capital for setting up a business venture (age 25) or at the time of marriage.

Amount payable in case of death of the insured

In case of death of the Policyholder during the currency of the Policy, future premium payments are waived but the Policy remains intact for full sum assured with Bonuses. The sum insured plus accumulated Bonuses become payable on completion of Term. Besides, an income benefit of 24% of the sum insured per annum will start immediately i.e. for a Policy of Rs 100,000/= payment of Rs. 24000/= per annum is made to the beneficiary and continues, until the Term of Policy.

Can the child initially covered be replaced with another child?

If the child for whom the Policy was bought (God Forbid) dies, then the Policy can be kept up for another child. This switching of the coverage will involve No Premium or Term Adjustment.

Instead of a lumpsum, can the benefit at the end of the specified term be payable in installments?

Yes, this benefit can be paid in five annual installments, thus adding additional flexibility to the Plan. This option can be decided when the Policy matures and it will prove beneficial in cases where the Plan is procured with the intention of providing funds for the child education, where he/she needs funds in installments.

Can the Family Income Benefit be deleted ?

Normally, the Family Income Benefit is essential, it is available at

nominal premium charges and we recommend it very strongly. But if you wish to purchase the Plan without the Income Benefit then you may do so and the premium rate will be reduced accordingly. All other benefits under the Plan will remain unchanged.

This plan is issued jointly on the lives of the child and the payor.

But the payor should not be more than 60 years of age (nearest birthday) and the Plan should mature before he or she reaches age 70 (nearest birthday). Also, the age of the child must be between 1 and 15 years at the time of inception of Plan.

Bonus

The sum insured you select will participate in State Life's bonuses. Remember, 97.5% of State Life's surplus is distributed by law to Policyholders in the form of bonuses.

Please explain the benefits under this plan with an illustration.

Policyholder's age at issue	35 years
Term of Policy	20 years
Child's age at issue can be either	1 or 5 years
Selected Sum Assured	1,00,000/=
Annual Premium	6,397

If death of payor occurs 10 years after issue:

Total premium paid	63,970
Amount payable annually for the remaining 10 years	24,000
Total annual income received in 10 years*	240,000
Amount payable at the end of Policy Term	100,000
Bonus payable at the end of Policy Term**	165,000
Total benefits received	505,000

If the Policyholder survives till the end of term:

Total Premium paid	127,940
Amount payable at the end of the Policy Term	100,000
Bonus payable at the end of Policy Term**	205,000
Total benefits received	305,000

* Likely to increase depending on future actuarial valuation

** The Bonus rates declared in 2001 valuation have been used in the illustration. Future Bonuses depend on future actuarial valuations and the rates may go up or down.

Think about buying the Child Education and Marriage Plan. It will increase the financial security for your loved ones!

Note:

For interpretation and further details regarding Privileges and Conditions of the Policy, please contact our Sales Representative or the nearest Zonal Office.



State Life Zonal Offices

State Life Building No. 2,
Wallace Road, Karachi.

State Life, Hashoo Centre,
Abdullah Haroon Road,
Saddar, Karachi.

Jason Trade Centre, 7th Floor, 39-A-1,
PECHS, Sharah-e-Faisal Karachi.

State Life Building, Thandi Sarak,
Hyderabad.

State Life Building,
Qaid-e-Awam Road, Larkana.

State Life Building,
M.A. Jinnah Road, Near D.C. Office,
Mirpurkhas.

State Life Building, Minara Road,
Sukkur.

PIA Building, 2nd Floor,
Hall Road, Quetta.

State Life Building, Chowk Nawan Sheher,
Abdali Road, Multan.

Sattar Complex, Stadium Road,
Sahiwal.

Iqbal Complex, 2nd Floor,
Model Town, Rahim Yar Khan.

Rehman Plaza, Jampur Road,
Dera Ghazi Khan.

18-A, Block-Z, Model Town "C"
Bahawalpur.

State Life Square,
4-Ghazi Ilmuddin Road, Lahore (Central).

State Life Square,
4-Ghazi Ilmuddin Road, Lahore (Western)

State Life Building No. 2,
Liaquat Road, Faisalabad.

80-A, Club Road,
Sargodha.

Din Plaza, G.T. Road,
Gujranwala

Siddique Plaza, Paris Road,
Sialkot.

State Life Building No. 1,
The Mall, Rawalpindi.

36 Chohan Plaza,
Sector C-1, Mirpur (A.K.).

State Life Building No. 9,
Buland Markaz Plaza,
33-E, Blue Area, Islamabad.

Farooqabad Plaza, Mansehra Road,
Abbottabad.

Opp: Grassi Playground, Saidu Sharif,
Swat.

State Life Building,
G.T. Road, Gujrat.

State Life Building,
34-The Mall, Peshawar.



آپ کے معاشی مستقبل کی محافظ

STATE LIFE

INSURANCE CORPORATION OF PAKISTAN

Registered & Supervised by the Securities & Exchange Commission of Pakistan.