

EFU LIFE



EMBRACE WELLNESS



SAVINGS PLAN

EFU Life Cares About Your Wellness

Prioritizing both healthy living and wellness is crucial for living a healthy life, involving the harmony of physical, nutritional and mental health that significantly influences daily life. By encouraging healthy habits, life becomes more enjoyable, leading to enriching experiences.

Discover how you can lead a healthier life with our unique wellness program.

EFU Life WIN - Your Path to Wellness

Introducing our groundbreaking wellness program that puts the power of managing your health and well-being right in your hands!

EFU Life WIN is a data-driven program that assists you in your journey towards living a healthier lifestyle by tracking your physical activity, monitoring your nutritional intake, challenging you to push your limits and offering rewards for accomplishing every milestone. With EFU Life WIN, we aim to empower our customers to take charge of their health, while still enjoying the peace of mind that comes from being protected by Pakistan's leading life insurance company.

EFU Life WIN is your ultimate partner in this journey to a healthier, happier you!

It's not just insurance; it's an exhilarating adventure towards a better you!





dacadoo

OUR HEALTH TECH PARTNER

Dacadoo is a Swiss technology company that specializes in supporting the digital transformation of its customers, including EFU Life through digital person-years of scientific data. Dacadoo has partnered with various life and health insurance carriers across the world and is driving the digital revolution in the health and wellness industry.



About EFU Life WIN Savings Plan

EFU Life WIN Savings Plan not only protects your loved ones in unforeseen circumstances but also allows you to earn rewards and benefits throughout your life by maintaining a healthy lifestyle.

This product is a unit-linked investment plan, different from traditional life insurance. It allows you to invest your premiums in a fund of your choice, emphasizing your financial growth. But it doesn't stop there. With our Wellness feature, you can maximize your rewards, including short-term, medium-term, and long-term policy-linked benefits that encourage healthy living.

This Plan Consists of Two Key Components

- Helps you in your Wellness Journey by tracking your lifestyle and rewarding healthy behavior.
- Protects your future through insurance.

Wellness

- **EFU Life WIN App**
- **Exciting Rewards**
- **Customized Goals & Challenges**
- **Health Score**
- **Engagement tools**



Protection

- **Insurance Coverage**
- **Maturity Benefits**
- **Investment & Growth**
- **Optional Riders**

A Winning Strategy

The Wellness Wheel makes digital health engagement easier than ever. It is a wellness tool that assesses and visualizes various aspects of an individual's well-being.

Encompassing seven different dedicated areas to track a user's holistic health and offer even more personalized goals. These categories include physical health, mental well-being, physical activity, sleep, mindfulness, self-control, and nutrition.



The Wellness Wheel is used as a self-assessment tool to help individuals identify areas of their life that may require more attention or improvement. By visualizing their well-being in this way, users can set goals and track their progress in different life dimensions, aiming for a more balanced and fulfilling life.

The Health Score

Health Score is a number between 0 and 1,000 that represents overall relative health. This science-based indicator is built on over 300 million person-years of scientific data. It increases or decreases in real-time, depending on how a user’s physical health, emotional wellbeing and lifestyle change over time. The Health Score is divided into 3 categories.



After calculating the Health Score, the following ranges are provided, each corresponding to specific categories, which indicate your initial health status

HEALTH SCORE RANGE	HEALTH SCORE CATEGORY	ACTION REQUIRED
0 - 479	Low	Needs a lot of improvement
480 - 549	Fair	
550 - 609	Good	On the right path for enhancing overall wellness
610 - 679	Very Good	
680 - 1000	Excellent Health Score	Keep up the good work!

Comprehensive Reward Program

EFU Life WIN offers three levels of rewards designed to motivate individuals to commit to a healthier lifestyle. These incentives promote well-being throughout the year, covering 365 days and involving various levels of rewards, starting from the first day of your WIN Membership.

You can earn points through regular tasks or physical activities like daily walks, gym workouts, cycling, etc. Additionally, points can be earned by simply engaging with EFU Life WIN App, which tracks and records your daily routines, including sleep, nutrition, and essential body information. Our app also remembers significant dates in your life and pleasantly surprises you with reward points which contribute to the improvement of your annual **WIN Status**.

REWARD LEVELS	TARGET	REWARDS
SHORT TERM REWARD	Complete 50,000 steps Challenge. or Engage in 5 hours of any Physical activity with an "elevated" heart rate, whichever comes first. (These targets are dynamic and can change based on the user's activity level)	Voucher worth Rs. 500 on completing steps or heart rate goals. Maximum 4 vouchers in a month.
MEDIUM TERM REWARD	Customers can earn up to 100,000 points annually. These points are earned through physical activity and engagement with the app.	The customer can earn up to 100,000 points and purchase exciting rewards from our online reward store.
LONG TERM REWARD	Max up to 25% policy linked bonuses can be earned depending on the policy term & WIN status.	Based on policy term and annual WIN status achieved at policy anniversary.

Policy Term (Years)	Percentage of Long-Term Policy Linked Bonus based on WIN Status			
	Beginner	Mover	Achiever	Winner
Up to 5 Years	0%	2.5%	5%	10%
6 to 10 Years	0%	5%	7.5%	15%
11 to 15 Years	0%	7.5%	10%	20%
16 to 20 Years	0%	10%	12.5%	25%

WIN Status:

The customer can progress through the four levels of EFU Life WIN Program and enjoy a variety of rewards based on how high their WIN status is. The more points you accumulate, the higher your WIN status, the greater the rewards.

Beginner



< 50,000 Points

Mover



50,000 Points

Achiever



70,000 Points

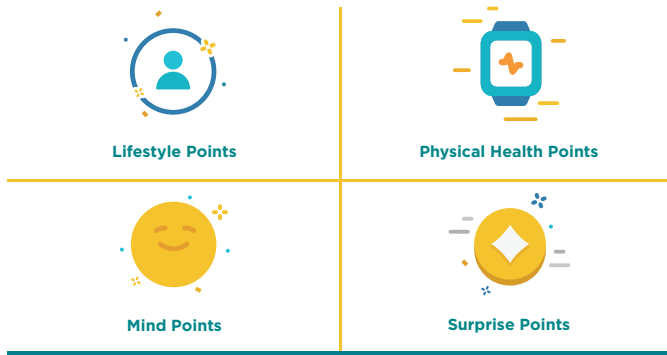
Winner



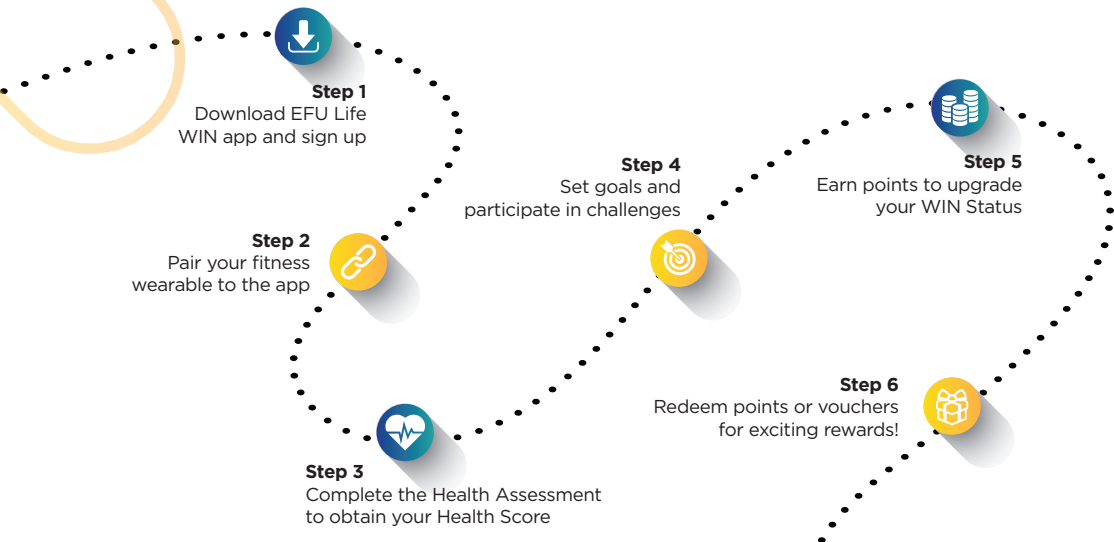
85,000 Points

Your WIN status will be locked after a year. To keep you engaged and motivated year after year, your WIN status begins at the Beginner level, and your points reset to zero at the start of every policy year.

EFU LIFE WIN POINTS YOU CAN EARN IN A YEAR

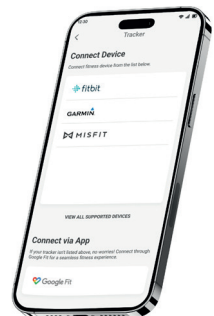


CUSTOMER WELLNESS JOURNEY





Supported Devices

Physical activities can be tracked through wearable devices. You can sync any of your wearable devices, such as Samsung Gear, Apple Watch, Fitbit, Garmin, Xiaomi, Infinix, Zero, etc., smartwatches, to the app.



About Unit Linked Savings Plan

Important Details

	Eligible Age	18 to 65 years
	Minimum & Maximum Plan Term	10 to 40 years
	Maximum age at Maturity	75 Years
	Minimum Premium	PKR. 250,000 per annum
	Fund Acceleration Plan	Minimum: PKR. 50,000
	Payment Mode	Annual
	Protection Multiples	5-50 (depending on the age of the policyholder at entry)
	Short Term	Up to 24,000 annually
	Medium Term	Up to 10,000 annually
	Long Term	Up to 25% annual bonus based on policy term & annual statuses

Disclosure of Product



This is a life insurance product which has two distinct elements i.e., Insurance Protection and Investment. The Investment Component is linked to the performance of underlying assets under unit linked fund(s).

Free Look Period:

If you cancel your policy within a free look period of 14 days from the date of the documents receipt, you are entitled for a full refund of premium less any expenses incurred by EFU Life in connection with our medical or clinical examinations.



Death Benefits:

The unfortunate demise of the policyholder (insured person) allows the nominated beneficiaries to receive the death benefit as given:

-  **Till age 55**
Sum assured of the Main Plan + Cash value of units applicable to regular basic plan premium +Cash value of units applicable against Fund Acceleration Premium (FAP) payments (if any)
-  **Age 56 and above**
Sum assured of the main plan OR Cash value of the units applicable to the regular basic plan premium (whichever is higher) Plus Cash value of the units applicable against Fund Acceleration Premium (FAP) payments (if any)

Maturity Benefits:

At the end of the Policy Term, the maturity benefit payable will be:

-  The Total Cash Value of the units allocated against the basic plan premium.
- plus**
-  The Cash Value of units allocation against FAP (if any)

Optional Benefits

Accidental Death Benefit:*

If death occurs due to accident; this benefit provides an additional lumpsum benefit

Accidental Death and Disability Benefit:*

This rider provides an additional lump sum benefit in case of accidental death or disability.

Additional Term Assurance:

This rider increases the level of life cover by providing an additional amount in the range of 50% to 200% of the Main Plan Sum Assured, in case of death of the Life Assured.

Accidental Death and Disability Benefit Plus:*

This rider provides an additional lump sum benefit in case of an accidental death or disability (permanent & total) that makes you permanently disabled.

Hospital Care Plus:

This rider will provide a daily benefit for each day of confinement in a hospital as a result of an accident or sickness.

Family Income Benefit:

This benefit ensures that a monthly income is paid to the family in case of an unfortunate death of the policy holder (insured person) during the plan term.

Lifecare Enhanced Benefit:

This rider provides a flexible benefit ranging from Rs. 50,000 to sum equivalent to main plan sum assured subject to a maximum of Rs.1.5 million, upon the diagnosis or the occurrence of any 20 covered critical illnesses.

***Any one accidental benefit can be selected.**

Waiver of Premium:

In case the life assured is unable to follow any occupation due to the sickness or accident, the premium would be paid by EFU Life.

Medical Recovery Benefit:

This innovative benefit is the first of its kind in Pakistan. It provides a lump sum payment on diagnosis of any of the medical conditions as defined in schedule of benefits.

Fund Acceleration Premium:

If you have surplus cash available at any point of time during the plan term, it can be invested in the plan to enhance your cash value. These additional payments in the plan are called Fund Acceleration Premium payments. You can make these payments at any time while the policy is in force. The minimum FAP payment is Rs. 50,000.

Partial Surrender:

Without surrendering your policy, you can withdraw any amount from your cash value to meet a sudden need. Partial Surrender is allowed subject to residual value of Rs. 20,000.

Complete Surrender:

You may surrender your plan after the 2nd year's premium is paid. At the time of surrender, you will be paid the full cash value of your fund. However, surrender in early policy years may result in lower cash value.

Indexation:

This option gives you the security and peace of mind of knowing that the benefits provided by your plan will be automatically updated in line with inflation every year regardless of your health. Once you select this option, the premium will increase every year by 5% of the prior year's premium.

Units Allocation

The proportion of basic plan allocated to investment is as shown in table:

Policy Year	Unit Allocation	Allocation charges*
1	35%	65%
2	80%	20%
3	90%	10%
4 and onwards	100%	0%*

***An allocation charge will be deducted from the Paid Premium every year as per the above table and the remainder will be allocated to the customer's account value.**

Sum Assured:

This is the amount payable on the unfortunate event of death of the policy holder/life assured. This is equal to the Regular Basic Plan Premium times the protection multiple selected by the policy holder.

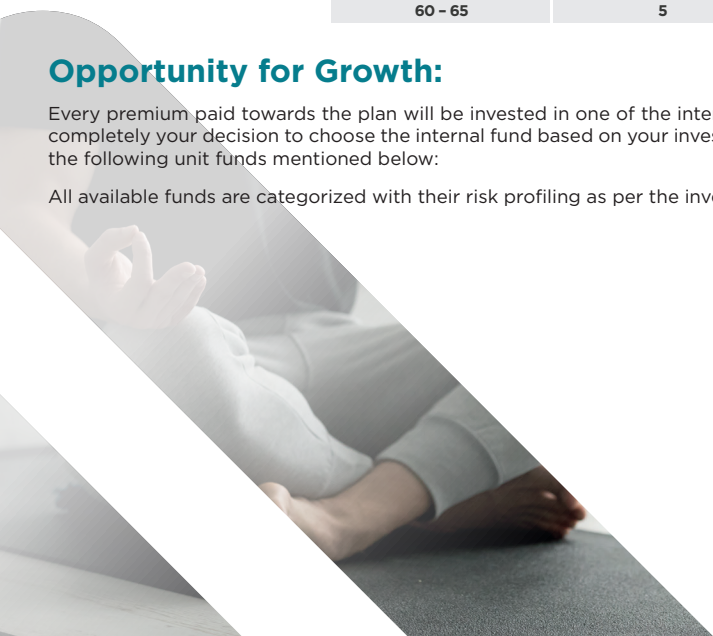
The Protection Multiple is subject to limits dependent on the age at commencement. Refer to the table below for further details:

Age	Protection Multiple
18 – 35	5 to 50
36 – 40	5 to 40
41 – 49	5 to 30
50 – 60	5 to 10
60 – 65	5

Opportunity for Growth:

Every premium paid towards the plan will be invested in one of the internal investment funds of EFU Life. It is completely your decision to choose the internal fund based on your investment objectives. You can select from the following unit funds mentioned below:

All available funds are categorized with their risk profiling as per the investment criteria.



Funds	
EFU Managed Growth Fund	EFU Guaranteed Growth Fund*
Fund Categorization: Balanced	Fund Categorization: Money Market Fund
Risk Profile: Medium	Risk Profile: Low
An investment fund with a balanced investment strategy. It aims to achieve reasonable capital growth and steady returns with investment in government securities, carefully selected blue chip equities, and other fixed income securities and cash.	An investment fund providing steady returns with a guarantee that the bid price of the fund will never fail. It aims to achieve stable growth through investment in short term debt securities.
EFU Income Growth Fund*	EFU Agressive Fund
Fund Categorization: Income Fund	Fund Categorization: Aggressive
Risk Profile: Low	Risk Profile: High
Investment fund providing steady returns. It aims to achieve consistent capital growth with investment in government securities.	An investment fund with the aim of investing the equities providing a higher rate of return. It aims to maximize capital growth by using investments with an aggressive investment strategy.

*Income Growth Fund to be selected by default

Multiple Fund Options:

Under this option you have a facility to select a mix of two unit linked funds of the plan. Fund mix can be selected in multiples of 10%. It means that the funds split can be of 90/10, 80/20, 70/30, 60/40 or 50/50.:

Charges:

Charges	Rate / PKR
Administration charge	PKR 1,500 per annum
Bid/Offer Spread	5% of the net regular premium
Investment Management Charge	1.5% per annum
Fund Switching Fee	PKR 500
Surrender Processing Fee	PKR 500
Surrender Charge	100% for the first year
Mortality Charge (Cost of Insurance)	An age-based mortality charge applies for the life insurance risk each year and is dependent on the sum at risk. No mortality charges apply in years where the cash value exceeds sum assured.

Wellness Charge:

Charge	Rate / PKR
Wellness Annual Charge	PKR 6,500 per annum

Automatic Non-Forfeiture Option:

If premium payments are stopped due to any reason after paying two full years' premiums, the Company will keep the basic policy in force for a period of one year from the date of the first unpaid premium. During this one-year period, the Company will cancel enough units to pay for the cost of maintaining the cover and for administration. At the end of this period, if the policy still has a cash value, it will be converted to a "Paid-up" policy. In such a case, no further premiums would be payable and the amount payable on death or maturity will be equal to the Cash Value of the policy. At each policy anniversary, the Company will cancel enough units to pay for the administration charge of maintaining the policy.

A Complete and Exciting Proposition

"EFU Life WIN" presents a holistic solution that seamlessly blends the dependability of traditional insurance with the excitement of embracing well-being. With us, you're not only securing your future but also commencing an exciting journey towards a more robust and lively life. It's a domain where your health and personal advancement sync with an enticing offering.

Disclaimer

- The cash values can be further enhanced by payment of Fund Acceleration Premiums.
- A description of how the contract works is given in the policy Provisions and Conditions.
- Please contact our Head Office or Sales Consultant for a personalized illustration of the benefits.
- This brochure gives a general outline of the 'Wellness Plan'. The contract will be governed by the detailed conditions set out in the policy.
- All investments made in the selected Fund are subject to market risks. The investment risk of the selected fund will be borne by the policy holder.

