

# Test Product

It is a popular savings plan which multiplies one's investments and allows one to achieve long term savings goals. It is comparatively long term insurance policy and the premium is also low. People of all income levels can make a saving plan with this product.

Sum Assumed

Minimum Sum Assured BDT 100,000

Policy Term

from 10 to 35 years

Mode of payment

Quarterly, Half Yearly, Yearly

Age at commencement

**From 20 years till 55 years.**

Age at maturity

**Maximum 70 years**

## Benefits

**Maturity Benefit:** If policy holder survives till the end of policy tenure he/she will get full Sum Assured with accrued bonus.

**Death Benefit:** Sum Assured with Accrued bonuses will be paid to nominee/ nominees.

**Supplementary Insurance Facility:** Permanent Disability Accidental Benefit, Double Indemnity Accidental Benefit.

**Investment:** The premium collected from the clients will be invested in profitable sectors by obeying Shariah.

**Surrender and investment Facility:** Upon payment of at least 2 (two) years of premiums, a policy achieves Surrender Value. The insured can

avail the investment facility (maximum 90% of Surrender value) after completion of 2(two) years.

**Paid up Value:** After continuing the policy at least two years, the policy acquires Paid up value. Paid up value is payable with accrued bonus at the end of policy term.

**Income Tax Rebate Facility:** The policy holder gets the benefit of income tax rebate on premium/premiums paid every year at applicable rate.