



In case of complaint or for further details, please contact:

**TPL Life Insurance Limited**

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*A onetime investment  
is your lifetime investment.*

## TPL LIFE INSURANCE

TPL Life Insurance is a subsidiary of TPL Trakker Ltd. which is the subsidiary of TPL Holdings (Pvt.) Ltd.

TPL group has diversified investments in various companies. The company was formerly known as Trakker (Pvt.) Ltd. which was the operational company at that time. As a result of a scheme of arrangements in 2009, Trakker (Pvt.) Ltd. was transformed into the current holding company by transferring all of its assets & liabilities to TPL Holdings (Pvt.) Ltd.

### ZARYAAB

Imagine an investment opportunity as secure and profitable as gold itself. Introducing 'Zaryaab' by TPL Life. This exclusive Single Payment Investment & Insurance Plan is specially designed to offer a variety of unrestricted investment opportunities with the added benefit of insurance for life, for a truly rewarding investment experience.

## SPECIAL FEATURES

- Giving you the power to choose by offering multiple allocation options.
- Offering the shortest possible term of one (1) year only.
- Flexibility of adding Top-Up Premium(s) anytime in addition to Basic Premium.
- 101% allocation of Regular Premium as well as Top-Up Premium(s).
- 100% allocation of premium.
- Zero Admin Charges applicable.
- Convenience of choosing from four (4) Investment Funds as per your investment needs and risk profile.
- Multiple Fund switching allowed – where first Fund switch is Free of Cost.
- Options to increase Insurance Coverage through add on Riders.
- Tax benefit on life insurance premium.

*\*As per the choice of Plan Option.*

## PLAN AT A GLANCE

Minimum Issue Age	18 Years
Maximum Age	65 Years
Minimum Maturity Age	19 Years
Maximum Maturity Age	85 Years
Minimum Policy Term	1 Year
Maximum Policy Term	67 Years
Premium Payment Term	Single Premium (i.e. onetime only)
Payment Mode	Annual only
Minimum Premium	PKR 50,000
Maximum Premium	No Limit
Basic Sum Assured	1.25 times of Basic Premium

## BENEFITS AS A POLICYHOLDER:

### 1. Living Benefit\*:

Also referred to as "Maturity", at the end of the term of the Plan, the Policyholder will receive:

- a. The accumulated Basic Cash Value PLUS.
- b. The accumulated Cash Value generated through the Top-Up Premium\*\* (in case if Top-Up Premium(s) was/were paid).

\*The above stated Living Benefit of the Plan can be utilized in any way to fulfill your goals and objectives. To help make a selection according to your savings and insurance needs, you may contact our representative.

\*\* Please refer to "Boost Your Investments" section.

### 2. Death Benefit (due to any cause):

Referred to as "Death Benefit", provides Financial Protection to the Family/Beneficiary(ies)\* in case of an unfortunate death of the Policyholder. The Death Benefit Value\* will be determined as 1.25 times of the Basic Premium paid by the Policyholder into the Plan.

You can determine the death benefit by multiplying your annualized Basic Premium amount depending on your investment needs. For example, if your annual Basic Premium contribution is Rs. 1,000,000 your total death benefit would be PKR 1,250,000\* (Basic Premium "1,000,000" Cover Multiple "1.25").

If the life assured expires during the term of the Plan, his/her Family/Beneficiary(ies) will be entitled:

- a. To the higher of the Accumulated Cash Value or the Death Benefit amount PLUS
- b. The accumulated Cash Value generated through the Top-Up Premiums\*\* (in case if Top-Up Premium(s) was/were paid).

\*Is governed by the Terms & Conditions of the Plan.

\*\*Please refer to "Boost Your Investments" section.



## FUNDS ALLOCATION:

All proceeds received under TPL Life's "Zaryaab" Plan will be invested into the TPL Life's managed Fund(s) as per the following allocations:

Premium Type	Year	Allocation of Basic Premium	Additional Allocation on Basic Premium	Total Allocation
First Basic Premium	1	100%	1%	101%
Top-Up Contributions/ Ad-hoc Premium	Any Time	100%	1%	101%

TPL Life's Fund(s)' unit prices and performances are updated daily on the Company's website: [www.tpllife.com](http://www.tpllife.com).

## TPL LIFE MANAGED FUNDS:

We understand your need to have a diversified portfolio and hence we offer an array of Funds that have a diversified mix of investments.

All premiums received under TPL Life's "Zaryaab" Plan will be invested into the following TPL Life Fund(s) as per your (of the Policyholder's) choice.

Progressive Fund	Steady Fund	Reliance Fund	Interest Free Fund
This is an aggressive investment Fund designed on an aggressive investment strategy to provide higher returns in long term by investing primarily in Equities along with debt/money market instruments.	The primary investment objective of the Fund is to provide stable returns by balancing the investment in Equities and debt/money market instruments.	The primary investment objective of the Fund is to generate income by investing in a range of debt instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity.	The primary investment objective of the Fund is to generate interest free income by investing in a range of Shariah Compliant Islamic investment instruments.

## FUND SWITCHES:

We understand that your investment objectives might change over time and will depend on various aspects. TPL Life's "Zaryaab" Plan gives you the flexibility to switch your money from one Fund to another (referred to as Switches). Multiple Fund switches are allowed in a single policy year to maximize and enhance your Plan's Accumulated Cash Value\*. The first Fund switch in any given policy year is free of cost.

*\*Is governed by the Terms & Conditions of the Plan.*

## OTHER FEATURES & BENEFITS:

### 1. Power to manage your money - Funds withdrawal:

In case you need money for any emergency or otherwise, this Plan enables you to withdraw from your Fund. Under this Plan, you have the facility to withdraw the cash value of your Fund (either fully or partially) and have the following options:

#### • Partial Withdrawal\*

##### ◆ Basic Cash Value:

- If you need to withdraw your cash value for meeting some emergency needs, but do not want to surrender the policy, you can withdraw any amount (subject to minimum withdrawal amount prescribed by the Company) at any time from the Plan.
- In case of Partial Withdrawal, the Basic Cash Value\* that is to be left behind in the Plan post the withdrawal cannot be:
  - Less than 25% of Basic Cash Value or
  - PKR 50,000 Basic Cash Value
- There are no surrender charges with regards to partial surrender in this Plan.
- The Basic Sum Assured may be reduced by the amount of the Partial Withdrawal.
- Partial Withdrawals are allowed in all policy years.

Partial Surrenders may result in low Cash Values.

*\*Is governed by the Terms & Conditions of the Plan.*

##### ◆ Top-Up Cash Value:

- Allowed at any time during the concurrency of the Plan.
- No Minimal Residual Cash Value floor – meaning the entire cash value accumulated through Top-Up Premiums can be withdrawn either partially or completely (in case if Top-Up Premium(s) was/were paid).
- No surrender charges will be applicable on partial withdrawal from the Cash Value accumulated

through the Top-Up Premiums.

- No impact on Basic Sum Assured will result due to withdrawals from Top-Up Cash Value\*.

*\*Is governed by the Terms & Conditions of the Plan.*

#### • Full Policy Surrender\*

- The Surrender Value will be 100% of Basic Cash Value PLUS 100% of the Top-Up Cash Value (in case if Top-Up Premium(s) was/were paid).
- No Surrender Charges will be applicable.

*\*Is governed by the Term & Conditions of the Plan.*

### 2. Boost your investments - flexibility of Top-Ups:

You have the flexibility to pay additional premium as 'Top-Up Premium', provided the policy is in force i.e. "Active":

- ◆ Top-Up Premiums will be allocated at 101%. e.g. against every PKR 100,000 that you contribute as Top-Up Premium into this Plan, TPL Life will allocate 101% of that amount to the Investment Funds without deducting any charges from it.
- ◆ Top-Up Premiums can be paid any time.
- ◆ You can Top-Up your policy up to 10 times in a policy year.
- ◆ There is no capping on the Maximum Premium that can be added as Top-Up Premium(s).
- ◆ The minimum Top-Up amount is equivalent to the Basic Premium of the Plan.
- ◆ Acceptance of Top-Up Premium is subject to prevailing underwriting rules.
- ◆ Accumulated Top-Up Cash Value can be withdrawn anytime during the Policy.

### 3. Pay as you like – single payment:

Premiums can only be paid annually in this Plan. To safeguard your hard earned money, we do not accept premium in cash and would request you to only pay your premium through secured instruments e.g. cross cheque, pay order, internet banking etc.

Your payment must be made in the name of TPL Life Insurance Limited.

### 4. Value yourself - flexibility of additional coverage:

You have further flexibility to customize your Plan's total coverage by adding the following optional riders. The charges for these riders, if opted for, will be recovered from cancellation of units from the Basic Plan. The riders can be attached at the time of Plan Purchase or at the anniversary of the Policy.

<b>TPL Life Accident Shield*</b>	This is an additional amount that is paid under this Additional Protection, in case death occurs due to an accident.
<b>TPL Life Accident Guard*</b>	This is an additional amount that is paid under this Additional Protection, in case death and/or dismemberment occurs due to an accident.
<b>TPL Life Critical Illness Assist*</b>	A Lump Sum Amount (Death Benefit) is payable in advance to the Policyholder in case if he/she is diagnosed as having one of the specified critical illnesses* such as Cancer, Cardiac, Stroke etc.
<b>TPL Life Immobility Assist*</b>	A Lump Sum Amount (Death Benefit) is payable in advance to the Policyholder in case if the Policyholder is diagnosed/suffering from permanent total disability.
<b>TPL Life Family Support*</b>	In order to easily meet the recurring expenses by the Family/beneficiary(ies)* in case of/after the untimely death of the Policyholder, an additional regular income will be paid until expiry of a defined period to the Family/beneficiary(ies)* in addition to other benefits.

### 5. Your absolute right - free look period:

In case you are not satisfied with the Terms & Conditions/Features of the Policy, you have the right to cancel the Policy within 14 days of receipt of the Policy Documents and a full refund\* of the paid premium. This can be done by following the below stated steps:

- ◆ Giving written notice to the Company.
- ◆ Returning the Policy Documents to the Company within the stipulated time mentioned above.

*\*Is governed by the Terms & Conditions of the Plan and the Company's Policy for Refund within Free Look Period.*

### 6. Safeguard your savings against inflation - indexation:

TPL Life offers an option to index your sum assured against inflation of future years. Under the TPL Life's "Zaryaab" Plan, you are allowed to index your Sum Assured from 1% to 20%.

This means that your sum assured will be automatically adjusted against future inflation in case you have opted for this option.

**ILLUSTRATION DETAIL:**

**Age:** 27 Years  
**Policy Premium:** 1,000,000  
**Policy Term:** 5 Years  
**Premium Payment Term:** 5 Years  
**Cover Multiple:** 1.25  
**Sum Assured:** 1,250,000

**ILLUSTRATION CHART:**

Policy Year	Age	Single Premium for the Year	Cumulative Main Plan Single Premium Paid	6% p.a. Unit Growth Rate/ Rate of Return		8% p.a. Unit Growth Rate/ Rate of Return		10% p.a. Unit Growth Rate/ Rate of Return	
				Main Plan Death Benefit	Surrender Value	Main Plan Death Benefit	Surrender Value	Main Plan Death Benefit	Surrender Value
1	28	1,000,000	1,000,000	1,250,000	1,000,569	1,250,000	1,019,470	1,250,000	1,038,372
2	29		1,000,000	1,250,000	1,043,421	1,250,000	1,083,270	1,250,000	1,123,865
3	30		1,000,000	1,250,000	1,088,153	1,250,000	1,151,167	1,250,000	1,216,563
4	31		1,000,000	1,250,000	1,134,843	1,250,000	1,223,429	1,250,000	1,317,086
5	32		1,000,000	1,250,000	1,183,592	1,250,000	1,300,355	1,250,000	1,426,121

**HOW TO AVAIL THIS PLAN?**

- ◆ Just call us at (021) 111-000-330 and our friendly team of insurance experts will be happy to give you all the assistance and advice you require.



## CHARGES:

Following charges\* are applicable to the Plan:

- ◆ An investment management charge of 1.5% per annum of Fund value.
- ◆ 5% bid-offer spread.
- ◆ Applicable Mortality charges.
- ◆ Applicable Rider charges, based on the riders you have selected.
- ◆ Waiver of Admin charges.

*\*All charges are reviewable by the company.*

## DISCLAIMER

- ◆ This product is underwritten by TPL Life Insurance Limited.
- ◆ The product is not guaranteed or insured by any of the other Group Companies of TPL Holdings and they are not liable in any context.
- ◆ The past performance of TPL Life Funds is not necessarily a guide to future performance. Any forecast made is not necessarily indicative of future or likely performance of the Funds and neither TPL Life will incur any liability for the same.
- ◆ A personalized illustration of benefits will be provided to you by an Insurance Consultant. Please refer to the notes in the illustration for detailed understanding of the various Terms and Conditions.
- ◆ Post policy issuance; please refer to the Policy Documents for better understanding of the various Terms and Conditions.
- ◆ Supplementary Benefits are governed by individual supplementary benefit Terms and Conditions.
- ◆ The investment risk shall be borne by the Policyholder and actual maturity or surrender values may be lower or higher than the projected figures.
- ◆ Please refer to company web site ([www.tpllife.com](http://www.tpllife.com)) for target asset mix of the underlying Funds.
- ◆ Please ensure not to pay your premium in cash to any representative of TPL Life. We do not accept cash premium.