

List of Branches

KARACHI Bahadurabad Branch 28-Adam Arcade, Sub Plot No. B/7 & B/8, Block-3, BMCHS, Bahadurabad.	Model Town Branch Shop # 14-15, Commercial Market, C-Block, Model Town.
Cloth Market Branch 41-Saleh Muhammad Street, Cloth Market.	PASSCO House Branch PASSCO House, 11, Kashmir Road, Adjacent LDA Plaza.
D.H.A. Phase-1 Branch 101-C, Commercial Area B, Phase-1, D.H.A.	ISLAMABAD Blue Area Branch 24-West Raza Noor Plaza, Shahrah-e-Quaid-e-Azam.
Hasan Square Branch 1/15, Hasan Square, Block 13-A, Gulshan-e-Iqbal.	F-6 Markaz Branch Shop # 2, Block-C, Super Market, F-Markaz.
Hyderi Branch Plot # D-10, Block-F, North Nazimabad.	F-11 Markaz Branch 3rd Floor, Al-Karam Plaza, F-11 Markaz.
I.I. Chundrigar Road Branch P&O Plaza (ex-Volkart Buidling), I.I. Chundrigar Road.	RAWALPINDI Bank Road Branch 60, Bank Road.
Jodia Bazar Branch N.P.2, Napier Quarters, Jodia Bazar.	FAISALABAD Kotwali Road Branch P-12, Kotwali Road.
K.P.T. Interchange Branch 67/1, Korangi Road, KPT Interchange, Honda Defence Building.	MULTAN Abdali Road Branch. Abdali Tower, near Holiday Inn.
Khayaban-e-Shahbaz Branch Plot # 21-C, Shahbaz Commercial Area, D.H.A. Phase VI.	PESHAWAR Sadar Branch Shop No.4, Jasmine Arcade, Fakhar-e-Alam Road.
Khayaban-e-Tanzeem Branch 4C, Tauheed Commercial, Khayaban-e-Tanzeem, Phase-5, D.H.A.	SARGODHA Club Road Branch 2-B, Civil Lines, Club Road.
Korangi Industrial Area Branch 37/9, Sector 15, Korangi Industrial Area.	SUKKUR Minara Road Branch C.S. No. C-550, Plot # 10/B - 10/C, Regent Colony, Minara Road.
S.I.T.E. Branch Showroom No.G-2, Property No.B/53-A, S.I.T.E.	GUJRANWALA G.T. Road Branch B/11, S7/103, G.T. Road.
Shahrah-e-Faisal Branch 44/A. Nice Trade Orbit, Shop No.8, Block-6,PECHS, Shahrah-e-Faisal.	GUJRAT G.T. Road Branch Small Industrial Area, G.T. Road.
Zaib-un-Nisa Street Branch B-6/16-A, Sadar Bazar Quarters, Zaib-un-Nisa Street.	MIRPUR Mirpur Branch Plot # 6-B/3, Part II, Allama Iqbal Road, Azad Kashmir.
LAHORE Azam Cloth Market Branch Punjab Block, Azam Cloth Market.	SIALKOT Paris Road Branch Bl-16S, 17/A/1, Paris Road.
Cantt. Branch Day Building, 1482/2, Abdul Rehman Road.	QUETTA M.A. Jinnah Road Branch Plot No.20 & 21, Main M.A. Jinnah Road.
Circular Road Branch 1 SE, 38-R-55/D, Circular Road.	HYDERABAD Sadar Branch 91/3-4, Sadar, behind Cantonment Police Station.
D.H.A. Z-Block Branch 323, Z-Block, D.H.A.	KAMOKI Kamoki Branch Madni Trade Centre, G. T. Road.
Faisal Town Branch 853/D, Akbar Chowk, Faisal Town.	GUJAR KHAN Gujar Khan Branch Hamad Plaza, G.T. Road.
Gulberg Branch 131/A-E-1, Gulberg-II.	
Mall Road Branch The Mall 56, Ground Floor, Shahrah-e-Quaid-e-Azam.	



Note:

- NJI Life is registered and supervised by Securities and Exchange Commission of Pakistan.
- All MeraSahara applications are processed and approved by NJI Life, as per their underwriting guidelines. Atlas Bank is not responsible for the processing and approval of these applications in any way, whatsoever.
- This brochure only provides an introduction to the benefits available under the policy. A detailed description of how the contract works is given in the 'Terms and Conditions', which will be provided after the customer avails the service.

NJI Life

PLAN TODAY, SECURE TOMORROW

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Disclaimer: All guarantees mentioned in this brochure are backed by NJI Life and Atlas Bank is not responsible for the performance of NJI Life on this part.

For any queries please contact our toll - free

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Atlas Bank



**Taking care
of tomorrow**

NJI
Life
PLAN TODAY, SECURE TOMORROW



We often tend to overlook the fact that life is subject to change. Our years of youth will not last forever. There comes a day in everyone's life when we bid farewell to our career and welcome our days of retirement. The choice of living an independent, stress-free retired life is completely yours. Thus, don't simply retire from something; have something to retire to.

MeraSahara plan provides you a smart solution to save wisely today and have a happy retirement!

New Jubilee Life (NJI Life) is one of the leading life insurance companies of Pakistan. Owned by Aga Khan Fund for Economic Development (AKFED), NJI Life promises the same service levels and products which are in line with the brand promise of Atlas Bank. NJI Life exclusively designs insurance products for Atlas Bank consumers and promises to deliver to their expectations.

Features of MeraSahara

- Available term range for the plan: 10-57 years
- Age at entry of the policy holder should be between 18-65 years.
- Maximum age at maturity: 75 years
- Minimum Annual Premium: Rs. 24,000
- Ad-hoc Premium – Interim fund injections are allowed anytime during a policy year

How will MeraSahara work for me?

You may select:

- the **term** of your MeraSahara plan (keeping in view your target retirement date),
- the **amount** you wish to contribute
- the **life insurance cover** you wish to have (Max. Rs. 2 million) and
- the **frequency** with which you wish to contribute (quarterly, monthly, semi-annually or yearly).

Your contributions will be invested in a fund of your choice (Managed Fund, Meesaq or Capital Value Fund).

Your contributions will earn investment returns during the tenure of the plan. At the end of the chosen term, you shall receive your accumulated

cash value as a lump sum or use the accumulated cash value, to buy a pension, especially tailored for individuals who prefer a steady stream of income instead of a lump sum amount, at the time of retirement. The pension option is only available to policyholders who at maturity are at least 55 years of age.

How is the money invested in this plan?

NJI Life offers you the flexibility to invest your fund in either:

Managed Fund - a balanced income fund

OR

Meesaq Fund - an interest free fund

OR

Capital Value Fund - a fund designed to provide steady returns with minimum risk of capital erosion

These funds are managed by expert investment managers and backed by premium securities to ensure optimized returns with manageable risk exposure. Investments in these funds are regulated by the Securities and Exchange Commission of Pakistan under Insurance Ordinance 2000.

How can I benefit with MeraSahara?

On Maturity: On survival of the life assured till the end of the chosen term of the plan, you shall receive your accumulated cash value as a lump sum or get yourself enrolled for a monthly pension for life starting from your retirement age.

On Death: If the life assured expires during the term of the plan, higher of sum assured (as selected by policyholder) or Accumulated Cash Value is payable as a lump sum to the beneficiaries.

Optional Rider Offered: You may select the following additional benefit:

Accidental Death Benefit - Provides an additional coverage (equal to sum assured). This benefit will supplement beneficiaries in case of an untimely accidental death of the life assured.

Note: The above rider is subject to terms and conditions.

How can I get myself enrolled for MeraSahara?

To enroll for MeraSahara you may visit any of Atlas Bank's designated branches and contact the relationship managers for all related information.

Can I surrender my policy anytime?

Yes, you can surrender policy anytime prior to maturity of the plan. However, to avail this option you must pay annual premiums at least for two years. In case of surrender (full or partial), no back-end surrender charges apply.

Can I make partial / early withdrawals?

Yes, partial / early withdrawal can be made as follows:

- Anytime after 24 months
- Minimum amount to be retained in the fund is Rs. 24,000/-

Death benefit will be reduced by partial withdrawals made under the plan.

How are the funds allocated in this plan?

The funds are allocated as per the schedule shown below:

Policy Year	Allocation Percentage
Year 1	30%
Year 2	80%
Year 3	90%
Year 4 & 5	100%
Year 6 & onwards	103%
Ad-hoc	100%

What are the financial charges?

Financial charges applicable under MeraSahara are as follows:

- Standard Bid / Offer Spread: 5%
- Recurring Charge: 1.5% of fund value per year
- Administration charges: Rs. 35 per month
- Benefit assured charges to provide death benefits under this plan

Note: All charges are reviewable by NJI Life

A word on the risks of investment in the units of MeraSahara

- Depending on market risk and the performance of the Fund, the value of Units may fall, rise or remain unchanged.
- The past performance of Funds is not necessarily indicative of the future performance of any of these Funds.

Where can I get information about NJI Life's Funds unit prices?

Unit prices of NJI Life's Funds are published in all leading dailies and on the NJI Life website: www.njilife.com

Where can I get additional information about MeraSahara?

In addition to Atlas Bank branches, you may consult the Atlas Bank website: www.atlasbank.com.pk or the NJI Life website: www.njilife.com or sms "NJLI" to 1313. Further, for any queries please contact our toll-free 24SE7EN contact center at 0800-24-365.

