

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 I/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 BI-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 My StarChild 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

24SE7EN Contact Center

 : 0800-24-365



Atlas Bank



A shining future
for your little star

NJI
Life
PLAN TODAY, SECURE TOMORROW



As parents, it is our strongest desire to bring out the best in our children. We inspire them to seek quality education and become responsible individuals. However, present day times are exposed to constant inflation and educating your children is a major expense - the sooner you start saving for it the better.

With NJI Life's My StarChild save smartly now for your child's future educational requirements and be the proud parents you have always dreamt of being!

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 my StarChild

- Available term range for the plan: 10-57 years
- Age at entry of the life assured 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 My StarChild work for me?

You may select:

- the term of your My StarChild plan
- the amount you wish to contribute 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 Fund and Capital Value Fund).

Your contributions will earn investment returns during the tenure of the plan. At the end of the chosen term, you will receive your accumulated cash value as a lump sum.

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 My StarChild?

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.

On Death: If the life assured expires during the term of the plan, the benefit payable to the nominee(s) is:

Sum Assured of Rs. 200,000
+
The amount of premium paid or cash value
(Whichever is higher).

Optional Riders Offered: You may select the following additional benefits:

Family Income Benefit (FIB) - To cater to the financial needs of one's family, the FIB rider can be availed. It provides a steady stream of monthly payments (in addition to the death benefit amount), to the beneficiaries, in case of an untimely death of the life assured during the term of the plan. You have an option to avail a monthly income of Rs. 2,500/- or Rs. 5,000/- per month.

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 policy holder.

Note: These riders are subject to terms and conditions.

How can I get myself enrolled for My StarChild?

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

Can I make partial / early withdrawals?

Yes, you can make partial or early withdrawals 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 My StarChild are as follows:

- Standard Bid / Offer Spread: 5%
- Recurring Charge: 1.5% of Fund Value per year
- Administration charges: Rs. 35 per month (Currently Applicable)

- 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 My StarChild

- 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 Fund unit prices?

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

Where can I get additional information about My StarChild?

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.

