KEY FACT DOCUMENT : FUTURE INVEST

Future Invest - Unit Linked Insurance Plan

A pure savings and investments plan that can be customized to meet your investment objectives with protection benefit, passive war risk cover and a range of additional protection benefits like critical illness cover.

Features & Benefits

Plan Benefits	Savings			Protection	High Protection
	Option A	Option B	Option C	Option D	Option E
Minimum Payment Term	3 years	5 to 10 years	5 to 7 years	5 to 10 years	5 to 7 years
Minimum Plan Term	10 years	15 years	20 years	20 years	20 years
Maximum Plan Term	30 years	30 years	30 years	Whole life (101 years)	Whole life (101 years)
Maximum Payment Term	Premium Payment Term is Fixed, Over & Above will be invested in top with 100% Allocation				
Minimum Age at Entry	Newborn				
Maximum Age at Entry	80 Years (Subject to Maximum Maturity Age of 101 years)				
Minimum Sum Assured	USD 5,000 or AED 18,400 (Primary Life) for option A, B & C and Goal Seeking Option D & E				
Maximum Sum Assured (Death Benefit + Guaranteed Installment Benefit + Family Income Benefit)	USD 5,000,000 or AED 18,400,000 (Primary Life)				
Death Any Cause	• Option 1: Inclusive (Sum Assured at the time of Death or Fund Value whichever is greater)				
	• Option 2: Exclusive (Sum Assured at the time of Death + Fund Value)				
Scope of Coverage	Worldwide				
Maturity Benefit (Regular Savings)	100% Fund Value at Maturity + Free Cover Benefits as mentioned below. Free Cover Benefits equal to: • Original Sum Insured subject to a maximum of USD 200,000 + Critical Illness USD 100,000 and Hospital Cash Benefit (HCB) of USD 500 per day (if originally opted for). • Period of Free Cover would be equal to 2 years. • The free cover ceases at age 85 years for death Benefit and at Age 70 for Critical Illness and HCB benefits				
Maturity Benefit (Whole of Life)	100% of the Fund Value				
Rider Benefit	Critical Illness - 41			Guaranteed Installment Benefit	
	Hospital Cash Benefit			Family Income Benefit	
	Terminal Illness			Accidental Death Benefit	
	Permanent Total Disability (Accident & Sickness)			Permanent Total Disability (Accident)	
Policy Admin Fee	0.6% Per month of First Year Annualized Premium				
Free Look Period	30 days from the Policy Commencement Date				
Minimum Premium	**Monthly**	**Quarterly**	**Half Yearly**	**Yearly**	**Lump Sum**
	USD 100	USD 250	USD 400	USD 600	USD 500
	AED 368	AED 920	AED 1,472	AED 2,208	AED 1,840
Investment Strategy / Fund options	102 International Funds				
Fund Switch	Unlimited and free of charge				
Fund Management Charge	Fund Management Charge Explicit: 0% Fund Management Charge Implicit: As per Fund Chosen				
Grace Period	90 days.				
Maximum Period for Policy Reinstatement	24 months from the first unpaid premium due date				
Partial Withdrawal	Available after completion of 2nd year of the Plan, amounting up to 80% of Cash Value				

Signature of the Life Assured_____

Date _____

Signature of the Policy Holder_____
(if Other than Life Assured)

Place _____

Future Invest allocation charges investment (%) after allocation charges

Years	Savings			Protection	High Protection
	A	B	C	D	E
1	45.00%	50.00%	50.00%	50.00%	55.00%
2	15.00%	15.00%	20.00%	20.00%	25.00%
3	15.00%	15.00%	20.00%	20.00%	25.00%
4	-	15.00%	20.00%	20.00%	25.00%
5	-	15.00%	20.00%	20.00%	25.00%
6	-	15.00%	20.00%	20.00%	25.00%
7	-	15.00%	20.00%	20.00%	25.00%
8	-	15.00%	-	20.00%	-
9	-	15.00%	-	20.00%	-
10	-	15.00%	-	20.00%	-

Years	Savings			Protection	High Protection
	A	B	C	D	E
1	55.00%	50.00%	50.00%	50.00%	45.00%
2	85.00%	85.00%	80.00%	80.00%	75.00%
3	85.00%	85.00%	80.00%	80.00%	75.00%
4	-	85.00%	80.00%	80.00%	75.00%
5	-	85.00%	80.00%	80.00%	75.00%
6	-	85.00%	80.00%	80.00%	75.00%
7	-	85.00%	80.00%	80.00%	75.00%
8	-	85.00%	-	80.00%	-
9	-	85.00%	-	80.00%	-
10	-	85.00%	-	80.00%	-

Note: Post-investment, all other charges, such as mortality, administration and fund management, will be deducted from the fund value.

Risk Factors:

I/ We are aware that I / We may receive lower amount than the premium paid, and maximum loss may reach up to the total amount of premium paid due to the following key risks:

a) Early Surrender.
b) Missed/delayed Premium Payments.
c) Policy loan and interest thereon.

Disclaimer:

1. I/we understand that Bank /DSF/Brokers are the distributor of this product, and the responsibility of the distributor is to distribute the same to its customers through its sales teams.
2. I/ we understand that Orient Insurance PJSC being the insurer has the responsibility to underwrite and provide all the related services, and the contract of the policy is between Orient and the Customer.
3. I/we confirm that all fees and charges, commission to the distributor & expenses on product are explained to me by the distributor and I/we also confirm that the Product matches my/our current risk profile. I am aware of the product characteristics and the inherent risks of investing.

Signature of the Life Assured_____

Date _____

Signature of the Policy Holder_____
(if Other than Life Assured)

Place _____

- Please refer to the Policy Terms & Conditions for complete information.