

KEY FACT DOCUMENT : FUTURE INVEST- SINGLE PREMIUM

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		Option A & B (Savings)	Option D (Protection)
Minimum Term		5 Years	5 Years
Maximum Term		Till Age 101	Till Age 101
Payment Term		Single Premium Payment	
Minimum Age at Entry		18 Years	
Maximum Age at Entry		84 Years	
Sum Assured	Minimum	Option A & B :1% of the Single Premium or FV + USD250/AED1,000 Option D: As per age, premium amount and plan term	
	Maximum	101% of the Single Premium in Option A, B and Sum Assured and in Option D as per age, premium amount and plan term	
Death Benefit		Sum Assured or Fund Value whichever is Higher	
Fund Switches		Unlimited Switches	
Maturity Benefit (Whole of Life)		100% of Fund Value	
Policy Currency		USD / AED	
Partial Withdrawal		Partial Withdrawal are available from first year of plan term up to 80% of cash value.	
Free Look Period		30 days from the Policy Issuance Date	
Scope of Coverage		Worldwide	
Minimum Investment		USD 20,000	
Funds Available		102 Funds	

Future Invest Plan Charges

Plan Charges	Option A (V1)		Option B (V2)		Option D (V3)	
Monthly Establishment Charge (On Original Premium)	Year 1	0.167%	Year 1	0.167%	Year 1	0.333%
	Year 2	-	Year 2	0.167%	Year 2	0.250%
	Year 3	-	Year 3	0.042%	Year 3	NIL
	Year 4	-	Year 4	-	Year 4	NIL
	Year 5	-	Year 5	-	Year 5	NIL
Monthly Maintenance Charges (On Original Premium)	Year 1 Onwards till Plan term	0.125%	Year 1 Onwards till Plan term	0.125%	Year 1	0.250%
					Year 2 Onwards till Plan Term	0.125%
Policy Charges	USD 13.75 per month (On USD 60,000 or above Investment –NIL)					
Fund Management Charge	Nil Explicit					
	Implicit as per Fund Chosen					
Surrender Charges (On Original Premium)	Year 1	2.00%	Year 1	4.75%	Year 1	8.25%
	Year 2	-	Year 2	2.50%	Year 2	6.00%
	Year 3	-	Year 3	-	Year 3	2.00%

Signature of the Life Assured _____

Date _____

Signature of the Policy Holder _____

(if Other than Life Assured)

Place _____

Allocation

Policy Year	Future Invest Single Premium Allocation Rate		
1	Option		
	A	B	D
	100%		

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:

- Early Surrender.
- Missed/delayed Premium Payments.
- Policy loan and interest thereon.

Disclaimer:

- 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.
- 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.
- 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 _____

Signature of the Policy Holder _____
(if Other than Life Assured)

Date _____

Place _____

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