

Orient Pension Plan (Savings): Key Fact Document

Orient Pension Plan - Unit Linked Insurance Plan

Orient Pension Plan is a pure savings and investments plan. Orient Pension Plan a one-of-a-kind product that provides the opportunity to receive dollar income, for a comfortable retirement.



Features & Benefits:

| Plan Details | Saving Limited | Saving Regular | | | High Protection | | | | |
|------------------------|--|----------------|-------------|-----------|-------------------|----------|--|--|--|
| | Option A | Option B | Option C | Option D | Option E | Option F | | | |
| Minimum Plan Term | 15 years | 10 years | 15 years | 20 years | 20 years | 20 years | | | |
| Maximum Plan Term | Till 65 years old | | | | Till 85 years old | | | | |
| Minimum Payment Term | 5 years | 10 years | | | 5 years | 10 years | | | |
| Maximum Payment Term | Premium Payment term is fixed and above Plan Payment Term, all investment will be invested as a Top up. | | | | | | | | |
| Minimum Age at Entry | 20 years | | | | | | | | |
| Maximum Age at Entry | 50 years | 55 years | 50 years | 45 years | 60 years | 60 years | | | |
| Minimum Sum Assured | 1.1 times of API | | | | | | | | |
| Maximum Sum Assured | 20x of the API (not more than USD 80,000) | | | | | | | | |
| Death Benefit | 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 on Maturity). | | | | | | | | |
| Administrative Charge | USD 5 per month | | | | | | | | |
| Policy Fee | Nil | | | | | | | | |
| Fund Management Charge | Explicit – 0.125% per month | | | | | | | | |
| | Implicit – as per chosen fund | | | | | | | | |
| Top up | Allowed from 2 nd year | | | | | | | | |
| Minimum Payment | Monthly | Quarterly | Semi Annual | Annual | | | | | |
| | USD 100 | USD 300 | USD 600 | USD 1,200 | | | | | |
| Surrender Charge | Nil | | | | | | | | |
| Free Look Period | 30 days from the policy commencement | | | | | | | | |
| Grace period | 90 days | | | | | | | | |
| Reinstatement Period | 24 months from the first unpaid premium due date | | | | | | | | |
| Partial Withdrawal | Unlimited partial withdrawals without any cost as long as you retain at least 2 times of the annual premium within the fund, you can make partial withdrawals at any time. | | | | | | | | |

Signature of the Life Assured _____

Signature of the Policy Holder _____

Date _____

(if Other than Life Assured)

Place _____

Allocation Charges & Investment %

| Years | Premium Allocation Charges | | | | | |
|-------|----------------------------|-----|-----------------|-----|-----------------|-----|
| | Limited Savings | | Regular Savings | | High Protection | |
| | A | B | C | D | E | F |
| 1 | 50% | 50% | 50% | 50% | 55% | 60% |
| 2 | 10% | 10% | 15% | 15% | 20% | 20% |
| 3 | 10% | 10% | 15% | 15% | 15% | 20% |
| 4 | 10% | 10% | 10% | 10% | 15% | 20% |
| 5 | 10% | 10% | 10% | 10% | 15% | 20% |
| 6 | - | 0% | 0% | 0% | - | 5% |
| 7 | - | 0% | 0% | 0% | - | 5% |
| 8 | - | 0% | 0% | 0% | - | 5% |
| 9 | - | 0% | 0% | 0% | - | 5% |
| 10 | - | 0% | 0% | 0% | - | 5% |

| Years | Investment (%) after Allocation Charges | | | | | |
|-------|---|------|-----------------|------|-----------------|-----|
| | Limited Savings | | Regular Savings | | High Protection | |
| | A | B | C | D | E | F |
| 1 | 50% | 50% | 50% | 50% | 45% | 40% |
| 2 | 90% | 90% | 85% | 85% | 80% | 80% |
| 3 | 90% | 90% | 85% | 85% | 85% | 80% |
| 4 | 90% | 90% | 90% | 90% | 85% | 80% |
| 5 | 90% | 90% | 90% | 90% | 85% | 80% |
| 6 | - | 100% | 100% | 100% | - | 95% |
| 7 | - | 100% | 100% | 100% | - | 95% |
| 8 | - | 100% | 100% | 100% | - | 95% |
| 9 | - | 100% | 100% | 100% | - | 95% |
| 10 | - | 100% | 100% | 100% | - | 95% |

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 _____

Signature of the Policy Holder _____

(if Other than Life Assured)

Place _____

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