

# 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 <sup>nd</sup> 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 retail at least 2 times of the annual premium within the fund, you can make partial withdrawals at any time.					

Signature of the Life Assured \_\_\_\_\_

Date \_\_\_\_\_

Signature of the Policy Holder \_\_\_\_\_

(if Other than Life Assured)

Place \_\_\_\_\_

## Allocation Charges & Investment %

Premium Allocation Charges						
Years	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%

Investment (%) after Allocation Charges						
Years	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:

- 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 \_\_\_\_\_

Date \_\_\_\_\_

Signature of the Policy Holder \_\_\_\_\_

(if Other than Life Assured)

Place \_\_\_\_\_

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