



Anticipated Endowment Insurance (with bonus)

In expected three installment term insurance, the Sum Assured is available at partial rates in 3 installments over the entire term. The installment money received during the term helps to invest in profitable activities or to implement the marriage, education and other plans of children.

Features & Eligibility:

Types of plan:	Anticipated Endowment Insurance plan with three payments.
Minimum entry age:	18 years
Maximum entry age:	58 years
Minimum Sum Assured :	Tk. 30,000
Maximum Sum Assured :	Based on socio-economic condition
Maximum maturity age:	70 years
Policy Terms:	12, 15, 18 & 21 years
Mode of payment:	Yearly, Half-yearly, Quarterly, Monthly
Income tax:	The Policyholder can avail tax rebate facility against the policy.
Premium Calculation :	Premium rate chart (per thousand) given in the brochure.
Supplementary Coverage :	DIAB (Double Indemnity Accidental Benefit) PDAB (Permanent Disability & Accidental Benefits)

Benefits:

On Survival:	i. 25% of the Sum Assured is payable on the survival of the policyholder after completion of 1/3 time of the policy period. ii. Another 25% becomes payable on the survival of the policyholder after completion of 2/3 time of the policy period. iii. Remaining 50% of Sum Assured with accrued bonuses will be paid at maturity.
On Death:	On death of the insured during the term of the inforce policy; Sum Assured with accrued bonuses will be paid to the nominee(s).
Loan :	The insured can avail the Loan facility (maximum 90% of Surrender/ Encashment value) after completion of 2 (two) years.
Surrender :	The insured can avail Surrender/ Encashment value after completion of 2(two) years.