

PREMIUM STATEMENT**Sindh Microfinance Bank Ltd.
03 Years Guaranteed Rates
Plan - A****Sum Assured Basis:**

Category	No. of Persons	Life,ADB, PTD(Nat)	PTD(Acc)	TTD 100% of monthly salary upto a maximum of Rs
A	1	6,000,000	12,000,000	100,000 Per Month
B	5	4,000,000	8,000,000	100,000 Per Month
C	2	1,750,000	3,500,000	40,000 Per Month
D	187	750,000	1,500,000	20,000 Per Month

Premium Calculations:

Total Number of Persons Covered (upto 65th birthday) 195

Death Benefit (death due to any cause including natural as well as accidental)

Total Life Sum Assured Rs. 169,750,000
 Life Unit Rate Per 1,000 of S.A. Rs. 1.300
 Annual Premium Rs. 220,675

Additional Accidental Death Benefit (ADB)

Total ADB Sum Assured Rs. 169,750,000
 ADB Unit Rate Per 1,000 of S.A. 0.370
 Annual Premium Rs. 62,808

Accidental Disability Benefit Including Permanent Total And Permanent Partial Disability (PTD,Acc)

Total PTD (Acc) Sum Assured Rs. 339,500,000
 PTD (Acc) Unit Rate Per 1,000 of S.A. 0.140
 Annual Premium Rs. 47,530

Temporary Total Disability Benefit (FIB)

Total TTD Sum Assured Rs. 2,210,000
 TTD Unit Rate Per Rupee of Benefit 0.011
 Annual Premium Rs. 24,310

Natural Disability Benefit (PTD Nat)

Total PTD (Nat) Sum Assured Rs. 169,750,000
 PTD (Nat) Unit Rate Per 1,000 of S.A. 0.180
 Annual Premium Rs. 30,555

Terminal Illness Benefit**Free of Cost**

Total Annual Premium For All Coverages Rs. 385,878
 Less: One Time Special Discount Rs. 43,468
Balance Premium Payable Rs. 342,410

* Assuming 1 employee(s) to be of Average Age.



M. S. S.
 for and on behalf of
 EFU Life Assurance Ltd.

