

JERUSALEM
INSURANCE
الق
للتأمين



Since 1975

For us to serve you better, please contact us using one of the choices below:

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BRIGHT FUTURE

PLAN BENEFITS



Future ready with Bright Future

What is Bright Future?

A one-of-a kind plan which ensures that you and your family are well protected in times of unforeseen events. **Bright Future** ensures that your savings grow into a tidy sum that helps you achieve your dreams and live a life of comfort you have always aspired for.

Plan Benefits

	Regular Premium	Single Premium		
Maturity Benefit	Cash value payable as lump sum on survival at the end of the policy term			
Death Benefit	The sum assured along with accrued interest, is payable as lump sum upon death of the policyholder			
	- 5X Annual Premium or cash value whichever is higher or - 101% of cash value	- 1.25X Single Premium or cash value whichever is higher or - 101% of cash value		
Optional Benefits (Voluntary)				
Payouts	Receive money-back of 1 Annual Premium at the end of every 5 years during the policy term	Not applicable		
Additional Death Cover	Minimum: 5X of Annual Premium Maximum: 20X of Annual Premium	Not applicable		
Critical Illness	Protects you and your loved ones with financial support should you unexpectedly fall ill. Sum Assured is paid in lump sum upon diagnosis of a specified illness or medical procedure.			
Terminal Illness	Sum Assured is paid early in lump sum if the policyholder is found terminally ill			
Permanent Total Disability (Accident)	Sum Assured is paid in lump sum after diagnosis of permanent total disability due to accident. Waiver of future premiums for a maximum of 10 Years	Not Applicable		
Guarantees (available only at maturity)	Regular Premium	Min. Guarantee	Policy Term	Min. Guarantee
	Year 1	5%	5 Years	4%
	Year 2	4%	10 Years	5%
	Year 3	3%		
	Year 4	2%		
	Year 5 onwards	1.5%		

PLAN BENEFITS



Roadmap to a Secure Future



Eligibility Criteria

	Regular Premium		Single Premium	
Age at Entry*	Minimum	20 Years	Minimum	20 Years
	Maximum	65 Years	Maximum	65 Years
Policy Term	Minimum	10 Years	5 Years	10 Years
	Maximum	40 Years		
Premium Payment Term	Minimum	10 Years	1 st year only	
	Maximum	40 Years		

*Applicable for base benefit (Death any Cause) and optional benefits (Additional Death Cover, Payout Benefits, Critical Illness, Terminal Illness, Permanent Total Disability (Accident)). However, Additional Death Cover, Payout Benefits and Permanent Total Disability (Accident), benefits are not available under single premium option.

* This program is subject to the terms, conditions, and exclusions of the Life Insurance contracts issued by Jerusalem Insurance Company.