

# Money Back Term Insurance Plan

**This is an extraordinary insurance plan where one can get back deposited basic premiums along with 25% of sum assumed at the end of policy term. People of all income level can avail this product for its low premium rate.**

Sum Assumed

Minimum BDT 100,000

Policy Term

Fixed term – 10, 15 and 20 years

Mode of payment

Quarterly, Half Yearly, Yearly

Age at commencement

**From 20 years till 50 years**

Age at maturity

**Maximum 60 years**

Benefits

**Maturity Benefit:** If policy holder completes the policy tenure he/she will get all the deposited premium along with 25% of Sum Assured.

**Death Benefit:** Nominee will get the full Sum Assured.

**Supplementary Insurance Facility:** Permanent Disability Accidental Benefit, Double Indemnity Accidental Benefit.

**Investment:** The premium collected from the policy holders will be invested in profitable sectors by obeying Shariah.

**Surrender and investment Facility:** Upon payment of at least 2 (two) years of premiums, a policy achieves Surrender Value. The insured can avail the investment facility (maximum 90% of Surrender value) after completion of 2(two) years.

**Paid up Value:** After continuing the policy at least for two years the policy acquires Paid up value. Paid up value is payable with accrued bonus at the end of policy term.

**Income Tax Rebate facility:** The policy holder gets the benefit of income tax rebate on premium/premiums paid every year at applicable rate.