

## Jana Al-Omr

### Coverage of this Program:

- Sum assured paid to your beneficiaries in the event of death due to accident or sickness
- Optional: Sum assured paid in the event of total permanent disability due to sickness or accident

### Advantages & Benefits of this Program:

- Moderate premiums, automatically debited from the bank account with no additional banking charges
- Possibility to choose the premiums payment: monthly, quarterly, half yearly or annually
- Possibility to protect the assured amount and the investment amount from inflation through an annual variation rate of 1% to 10%
- Possibility to choose the passive war risk coverage
- Minimum guaranteed annual rate of return on investment of 3.5% on JOD
- Take advantage from the extra return on the investment amount of money according to the dividends declared annually by Al Nisr Al Arabi insurance company

### Illustrative Table:

Figures are based on a monthly premium of JOD 50 with an annual variation rate of 3%.

Age	Total Paid Premiums (JOD)	* Sum Assured(JOD)	** Retirement Amount at age 65	
			3.5% minimum guaranteed annual return on investment on JOD	5.5% annual return on investment on JOD
25	51,360	30,000	83,411	124,546
30	40,620	25,000	61,331	86,816
35	31,500	20,000	44,058	59,155
40	23,760	15,000	30,700	39,136
45	17,220	10,000	20,540	24,879
50	11,700	5,000	12,870	14,825

\* Sum assured or investment amount (whichever is greater) is paid as lump sum to the beneficiaries in case of death.

If the disability cover is chosen, the sum assured is paid in five annuities.

\*\* Retirement amount (on the maturity date): The insured can choose to receive the payment as lump sum or accept a fixed duration annuity plan offered by The Company.

**Conditions of this Program:**

- The insured should be an account holder at Arab Bank.
- The age of the insured should be between 18 and 64 years.
- The minimum monthly premium is JOD 15.
- The maximum monthly premium is JOD 250.

**Policy terms and conditions apply.**