

# Lamma Yekbarou

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### Coverage of this Program:

- The premiums will be waived and the plan will continue. The agreed-upon university tuitions will be paid in case of death that is caused by unpredicted accident or sickness
- Optional: Continuity of the plan and payment of the agreed-upon university tuitions in the event of total permanent disability due to sickness or unpredicted accident
- Optional: Payment of the pre-defined schooling annuities to finance your children's school tuition fees in the event of death or total permanent disability due to sickness or unpredicted accident. The insurance company will pay the agreed-upon schooling tuitions starting from the date of death or disability until the university starting age.

### Advantages & Benefits of this Program:

- Savings for the adequate university tuitions through moderate premiums automatically debited from the bank account with no additional banking charges
- Take advantage of the extra return on the investment amount as the dividends declared annually by the Al Nisr Al Arabi Insurance company
- Possibility to protect the investment amount and assured amount from inflation through an annual variation rate of 1% to 10%
- Minimum guaranteed rate of return on investment of 3.5% annually on JOD Possibility to choose the premiums payment: monthly, quarterly, half yearly or annually
- Continuity of the plan and waiver of premiums in the unfortunate case of death or disability
- Possibility to add the Passive War Risk Cover

### Illustrative Table:

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

Age of Insured	Age of Child	*Total Paid Premiums (JOD)	University Tuition when child reaches 18	
			3.5% minimum guaranteed annual return on investment on JOD	5.5% annual return on investment on JOD
28	1	13,800	15,777	18,542
30	2	12,732	14,297	16,637
33	3	11,700	12,886	14,844
37	4	10,704	11,539	13,169

41	5	9,744	10,265	11,601
44	6	8,820	9,082	10,160

\* In case of death or disability (and according to the policy terms), Al-Nisr Al-Arabi Insurance Co. guarantees the continuity of the premium payment until the child reaches the pre-defined university age.

**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.**