

Lamma Yekbarou Plus

Coverage of this Plan:

- 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.
- Possibility to protect the investment amount and assured amount from inflation through an annual variation rate of 1% to 7%.
- Minimum guaranteed rate of return on investment of 3.5% annually on JOD.
- 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 choose the premiums payment: monthly, quarterly, half yearly or annually.
- Possibility to choose the Passive War Risk cover (no participation).
- Possibility to choose the additional accidents cover.

Illustrative Table:

Figures are based on a monthly premium of JOD 300 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
30	2	72,565	86,645	101,082
35	3	66,956	78,482	90,671

40	4	61,511	70,662	80,832
45	5	56,224	63,187	71,578

* 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 Plan:

- 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 251.

Policy terms and conditions apply.