Jana Al-Omr Plus

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Coverage of this Plan:

- 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 Plan:

- 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 7%.
- Possibility to choose the passive war risk coverage (no participation).
- Possibility to choose the additional accidents 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 300 with an annual variation rate of 3% and death coverage only.

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
30	217,665	100,000	351,110	498,916

35	171,274	80,000	254,917	342,957
40	131,254	70,000	179,990	229,772
45	96,734	50,000	122,725	148,955

* 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 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.