



Corporate Briefing Session

Agenda

Company Overview

Recent Awards & Recognitions

Regulatory Developments

Industry Performance

Financial Performance

Outlook

About Us

Leading life insurance company in the private life insurance sector of Pakistan.

Jubilee Life is the subsidiary of Aga Khan Fund for Economic Development.

Incorporated in Pakistan on 29th June 1995 as a Public Limited Company.

Jubilee Life is engaged in both Individual Life and Corporate Insurance Business.

Company launched Family Takaful operations in 2015.



Number of Branches
125



Individuals Customers
500,000+



Corporate Clients
4,800+



Total Clients Insured
12 Mn +



Number of Employees
1,611

Credit Rating



Our Products and Plans



Child Education Plans



Marriage Plans



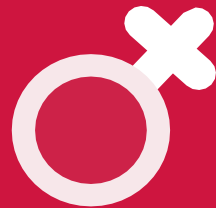
Saving & Protection Plans



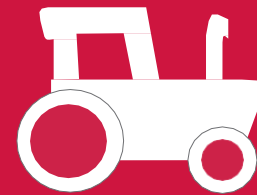
Retirement Plans



Wealth Accumulation



Plans for Women



Rural Plans



Family Takaful Plans

Biggest Panel Network



LARGEST HEALTH INSURANCE PROVIDER
with the widest panel network
of more than
600+ HOSPITALS



Key Partners

Our Banca Partners



Key Collaborations - 2025



JLI demonstrated its leadership in digital innovation by serving as the title sponsor of Insurer Tech 2025, themed "Pakistan Insurertech Decade: Vision 2030"



JLI collaborated with Engage Consulting to execute an organization wide Employee Engagement Survey as a strategic step towards alignment and long-term commitment.



JLI hiring managers collaborated with the Karachi Vocational Training Centre(KVTC) to experience inclusive practices firsthand.



During the year to strengthen our DEI agenda, we strengthened partnerships with multiple NGOs and organisations such as NOWPDP, KVTC & ConnectHear.

Key Collaborations - 2025



Selected from the top universities including IBA, FAST, IOBM, SZABIST and Habib University the Campus Ambassadors serves as a bridge between Jubilee Life and the university students.



JLI partnered with ILMA University; through this collaboration we empower our employees to pursue higher qualification with substantial financial support.



JLI continued its support for inclusive growth by serving as a key strategic partner for the Kashf Women Entrepreneurship Awards 2025

Jubilee
LIFE INSURANCE



**Awards &
Accolades**

Awards & Accolades - 2025



JLI received the Gold Award in The Life Insurance category at SAFA Best Presented Annual Report Awards.



JLI secured 2nd Position at the Best Corporate Awards, jointly organized by ICAP & ICMAP for the second consecutive year.



JLI also secured Gold Award in the Life Insurance Category at the 12th Federation of Pakistan Chambers of Commerce & Industry (FCCI) Achievement Awards



JLI won a major award at the Pakistan Digital Awards 2025 in the category of Best Integrated Media Strategy – Cricket HBL PSL 9 7th Year in a row.

Awards & Accolades - 2025



JLI won 6 GDEIB Awards reflecting our dedication into business strategy and driving meaningful impact.



Honored with the 'Innovative L&D Program' award at the HR Pinnacle Awards, held in collaboration with the World Happiness Foundation and the Talent Management Institute (TMI), USA.



JLI has been recognized at the Employer of Choice Gender Diversity Awards 2025 IFC and PBC.



JLI received Gold Recognition Award at Employers Federation of Pakistan Disability Inclusion Excellence Awards.



JLI was recognized in 'Leadership & Strategy' category at 7th Women Empowerment Awards, organized by OICCI.

Taxation and Regulatory Matters

The Company is progressing with its Dry-Run submissions in line with the IFRS-17 Phase-4 implementation guidelines and timelines prescribed by SECP.

Income tax credits remain unrestored despite persistent industry follow-up after being withdrawn on life and health insurance premiums through Finance Act 2021.

- Imposition of Super Tax
- Provincial WWF

Paid-up capital for life insurers has been revised to PKR 3,000 million as per SECP circular in a gradual manner.

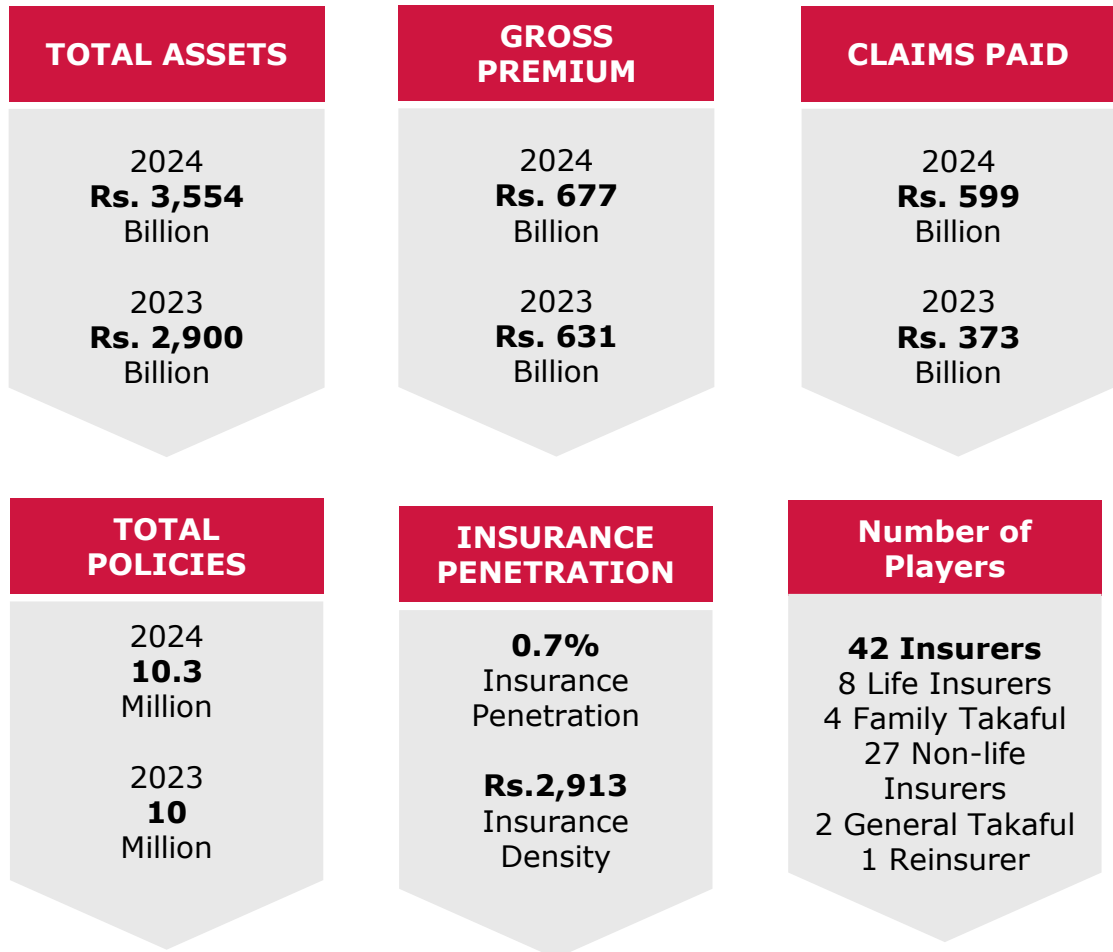
Industry wide pending litigations and matters with respect to imposition of sales tax on life and health insurance by the Provincial Revenue Authorities



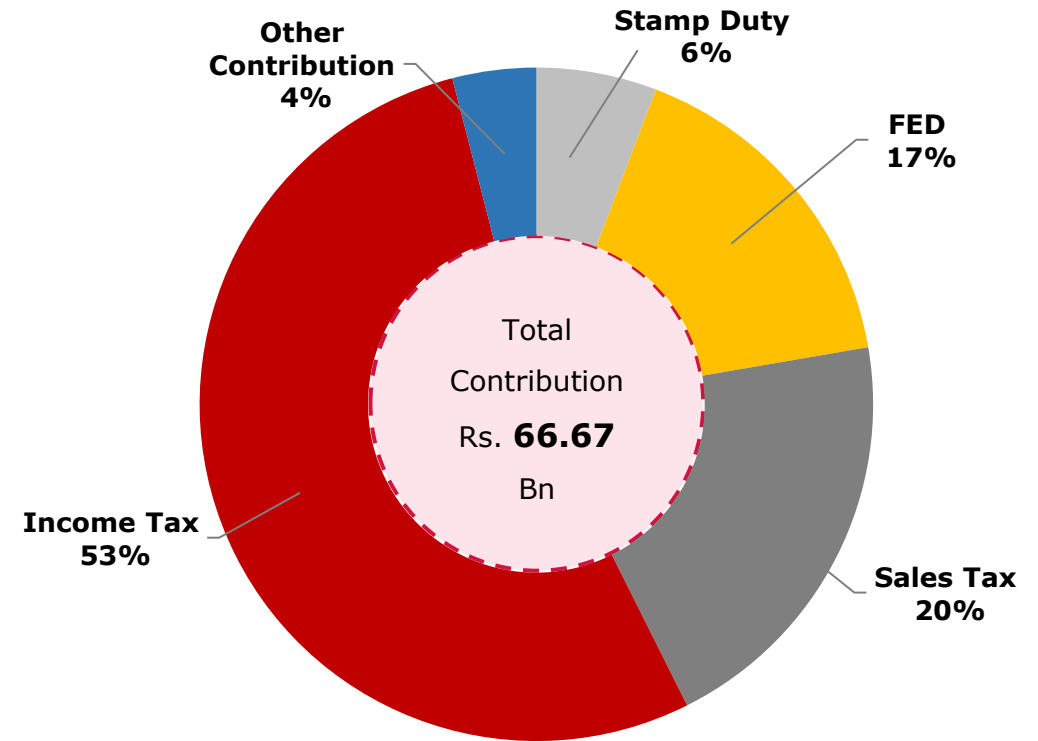
Industry Analysis

Pakistan Insurance Sector

Industry Overview



Contribution to National Economy



During FY25, 'Financial and Insurance Activities' contributed **~1.5%** to the country's GDP.

Source: SECP, Insurance Industry Statistics 2024 & SBP



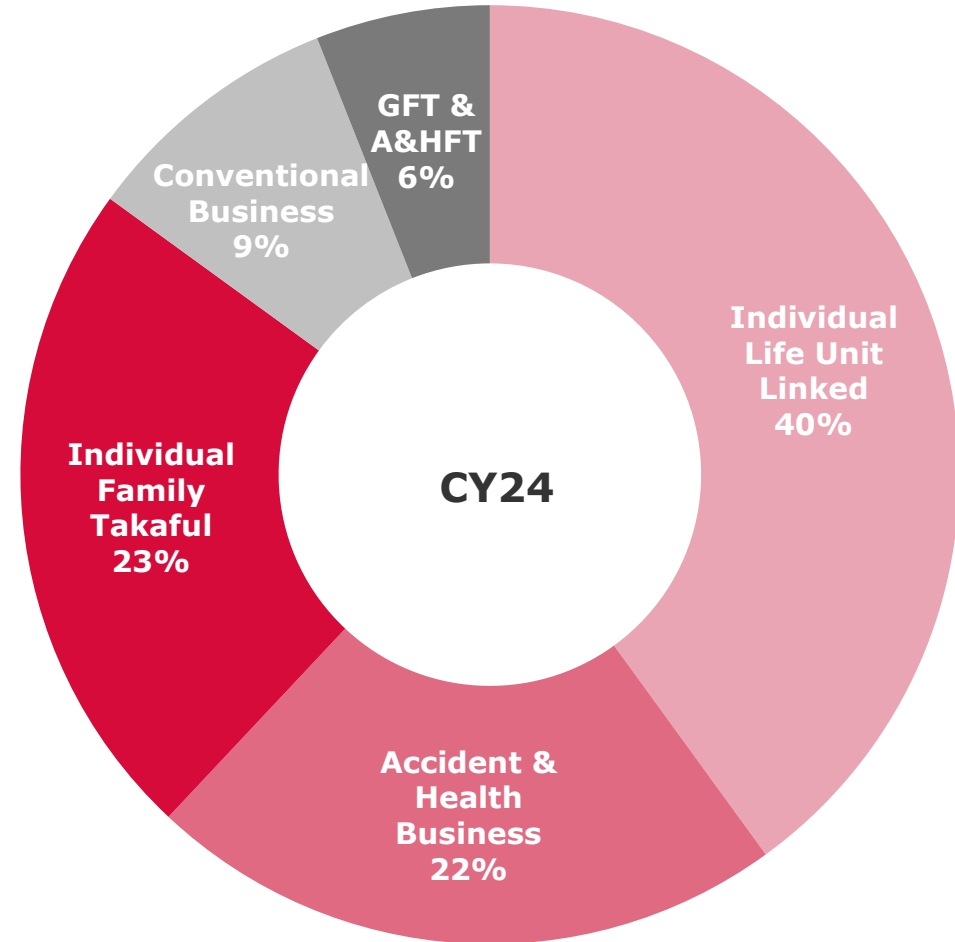
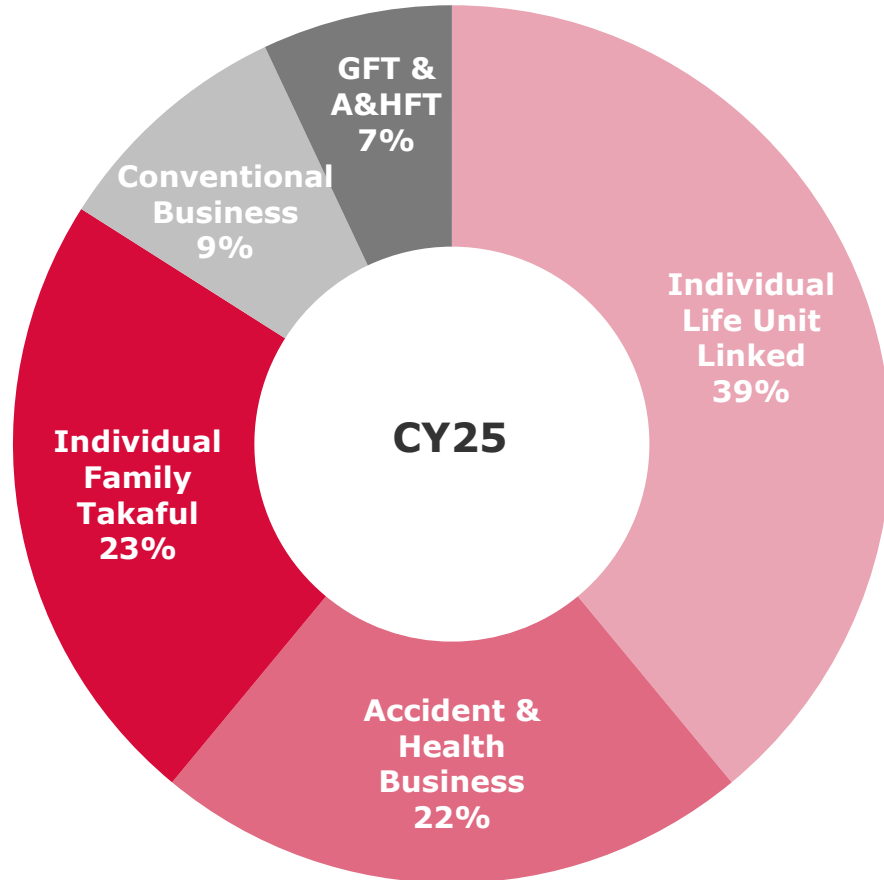
Financial Performance

Financial Snapshot

Amount in PKR Million	CY25	CY24	YoY
Net Premium /Contribution Revenue	56,655	46,563	22%
Investment Income	24,472	35,279	-31%
Net realized FV gains on financial assets	2,755	5,431	-49%
Net FV gains on financial assets at FVTPL	12,640	12,890	-2%
Net Income	96,955	100,843	-4%
Insurance Benefits	57,877	57,416	1%
Net Insurance Benefits	56,236	55,614	1%
Net change in insurance liabilities (other than outstanding claims)	21,850	27,152	-20%
Acquisition expenses	7,479	6,332	18%
Marketing and administration expenses	7,139	7,211	-1%
Total Expenses	36,499	40,726	-10%
Results of Operating Activities	4,115	4,300	-4%
Profit Before Tax	4,182	4,325	-3%
Profit After Tax	2,496	2,574	-3%
Earnings Per share - Rupees	24.87	25.65	
Dividend Per Share - Rupees	13	13	

Source: Company's Audited FS.

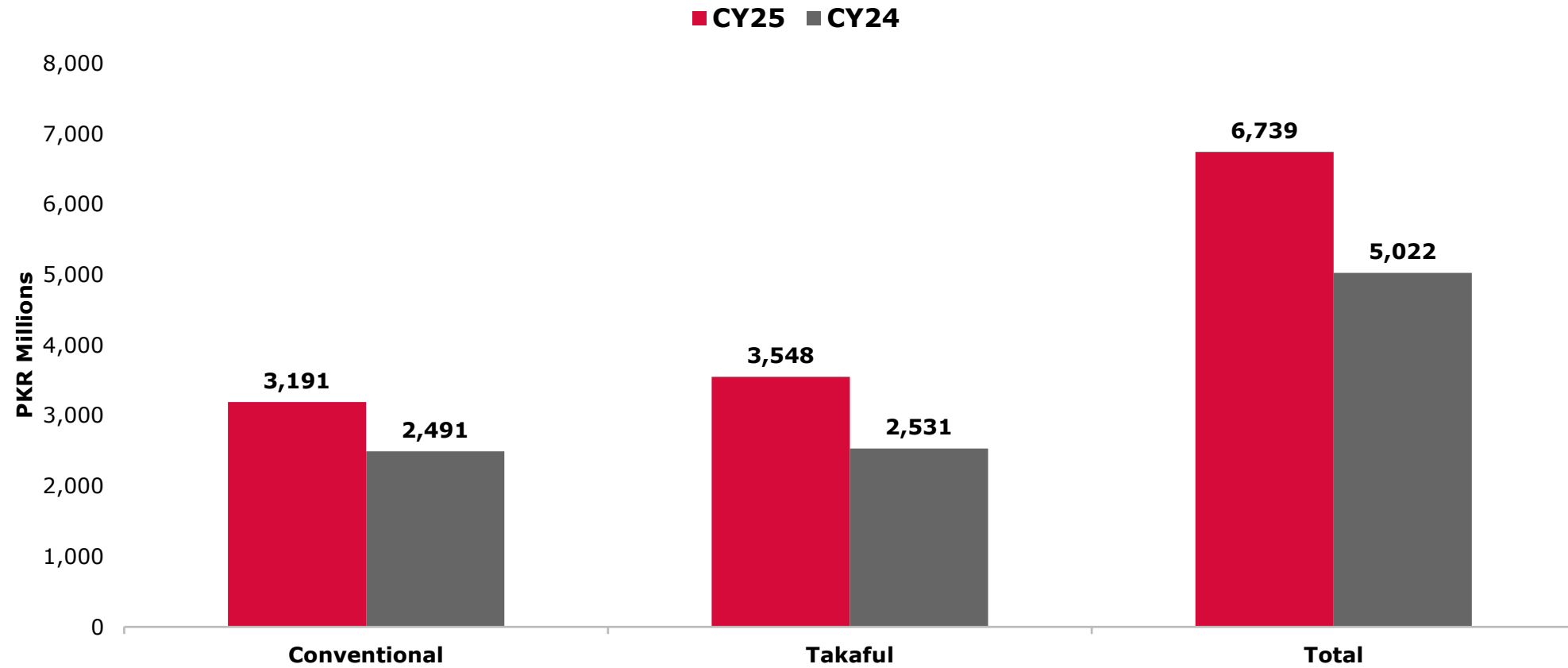
Premium – Segment Wise



Source: Company's Annual Report.

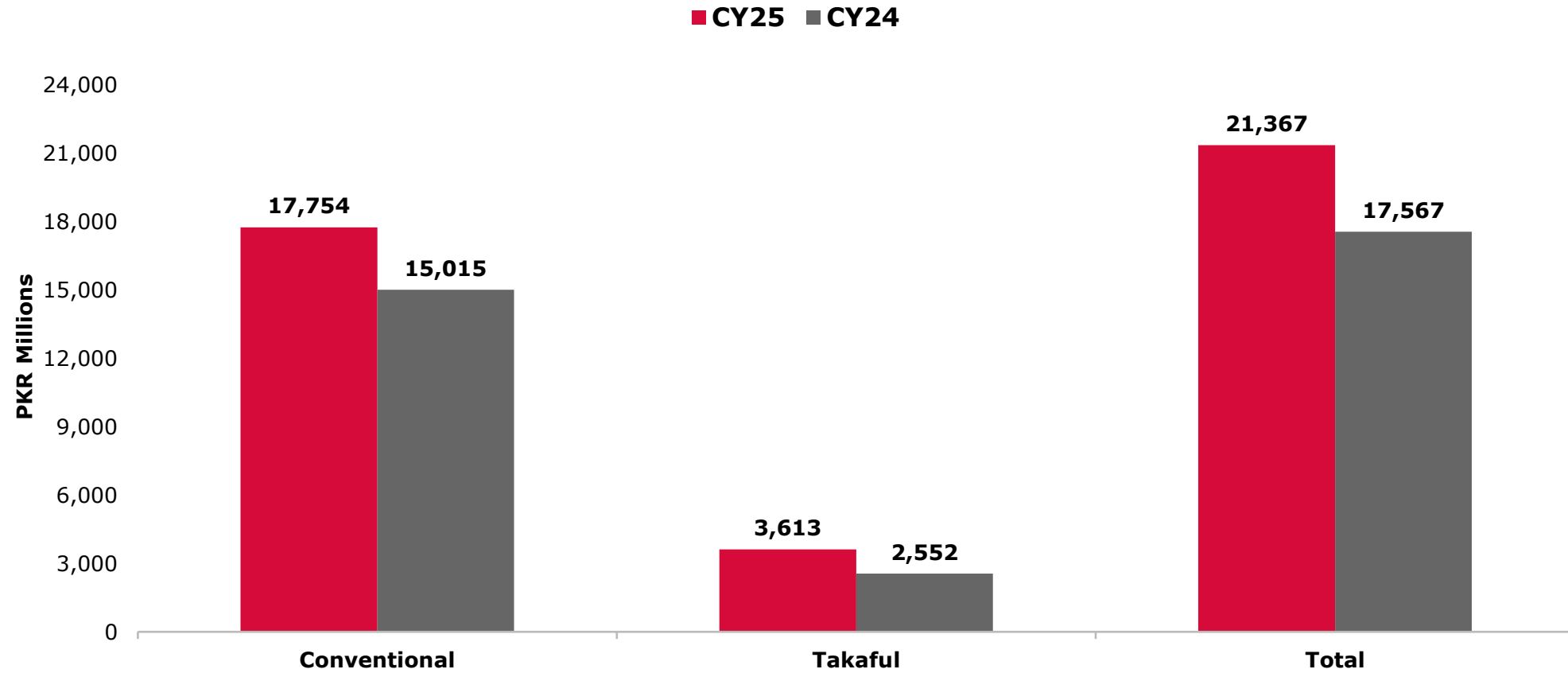
Performance of Retail New Business

Retail New Business Comparison

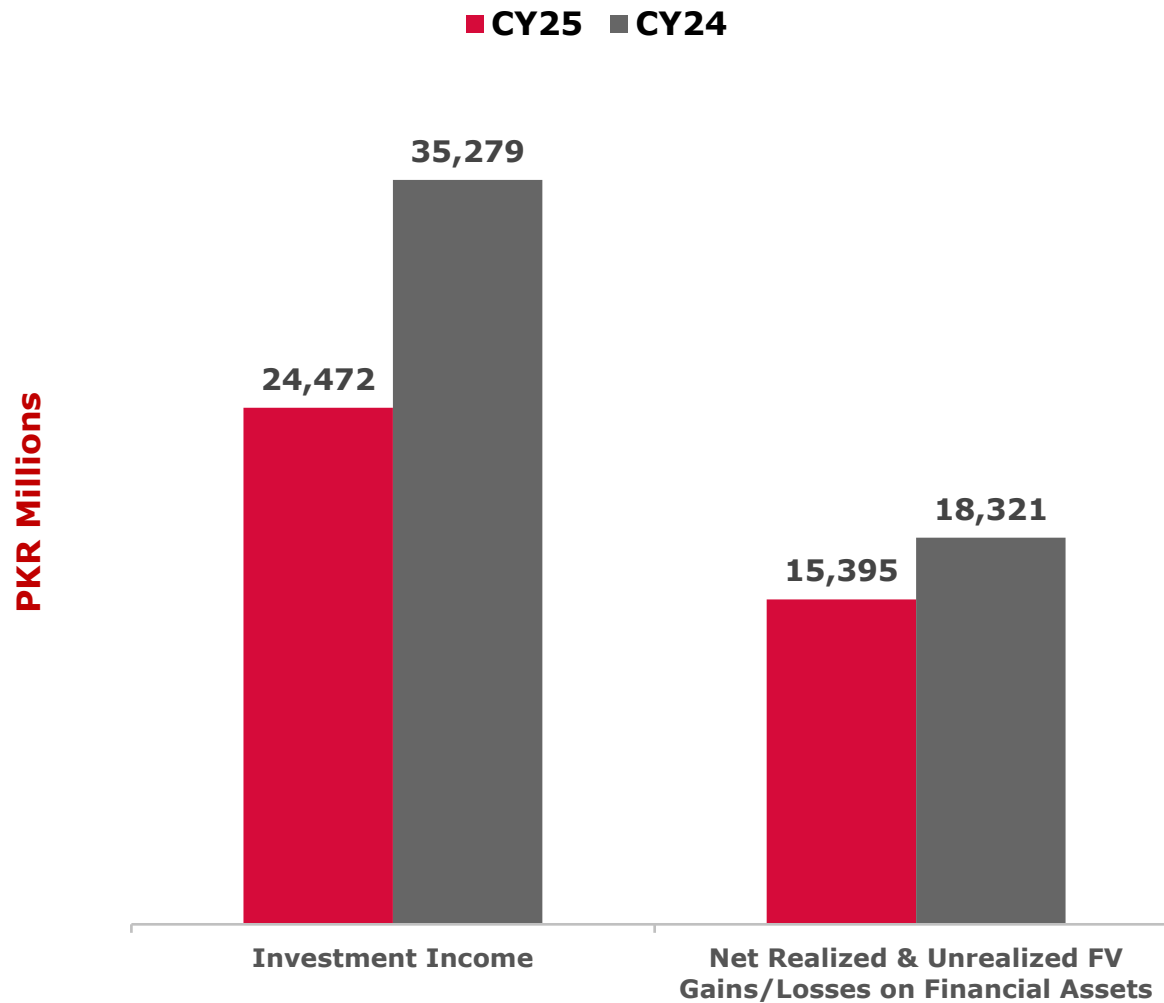


Performance of Corporate Business

Corporate Business Comparison



Investment Income



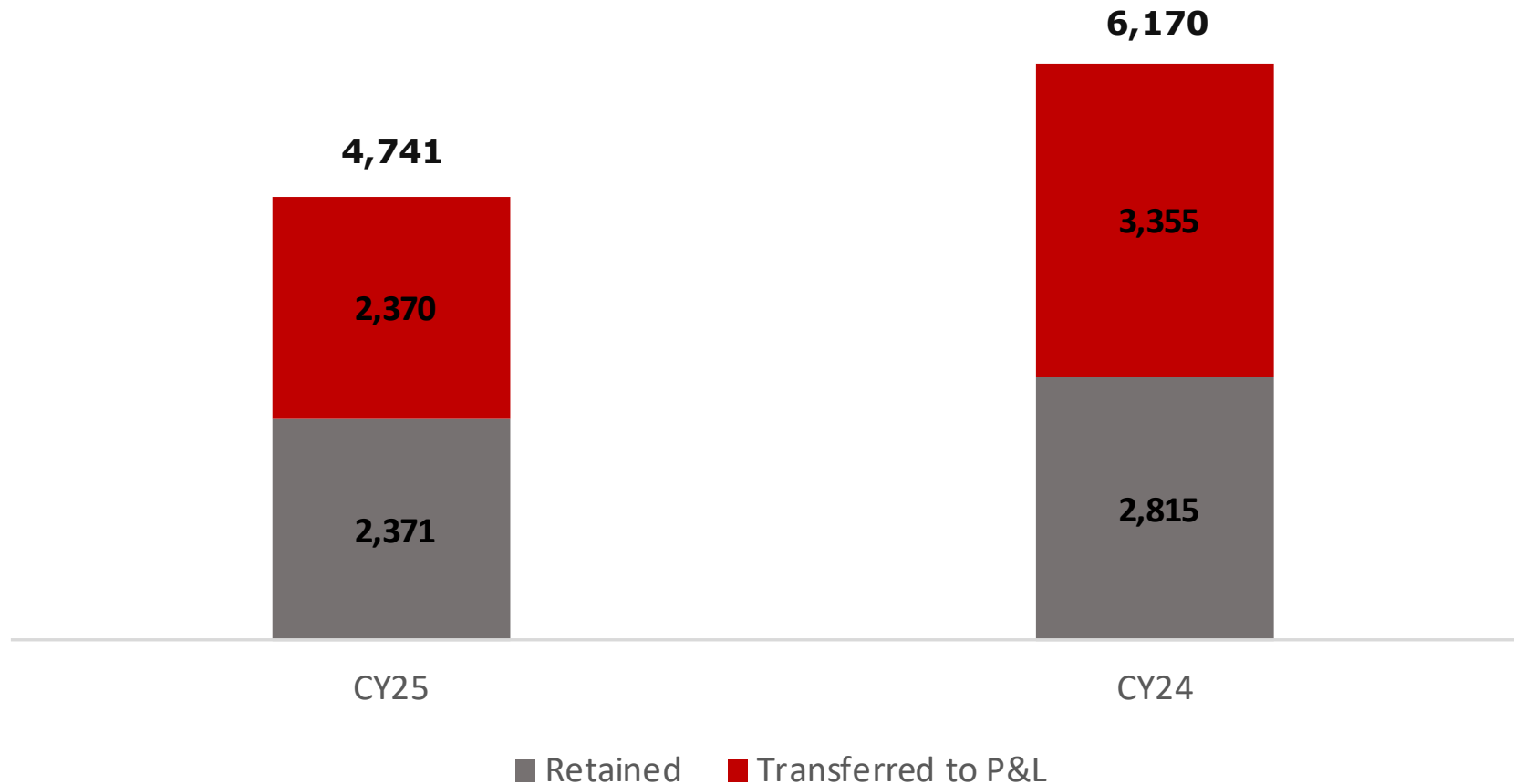
Unit Linked Funds	CY25	5 years*	Since Inception*
Balanced Fund	21.61%	13.64%	11.72%
Aggressive Fund	23.20%	12.53%	13.44%
Meesaq Balanced Fund	9.31%	10.62%	8.03%
Government Securities Fund	12.68%	13.84%	10.84%
Balanced Takaful Fund	9.43%	11.73%	8.81%
Aggressive Takaful Fund	16.84%	11.36%	8.42%
Family Takaful Balanced Fund	9.94%	N/A	13.26%
Family Takaful Income Fund	9.64%	N/A	13.39%

Source: Company's Audited FS.

*5-years and Since inception returns are Annualized

Surplus Distribution

Surplus Generated vs. Surplus Transferred – PKR Million





Outlook

Outlook





Q/A Session.