

Takaful Bachat Scheme



What is Takaful?

Takaful is a Halal and ethical way to fulfill your financial protection and savings needs which serves as an Islamic alternative to conventional insurance.

Contributions are distributed into two components, **Participant's Investment Fund (PIF)** for investment and **Waqf Fund** for protection against Wakalah fee(s). The amount in PIF is invested in Shariah-compliant business avenues to generate Halal profits. Contribution pooled in Waqf fund is considered Tabarru & is used to pay claims.

Takaful Bachat Scheme (Silver):

Takaful Bachat Scheme (Silver) is a win-win solution for both your financial protection and long-term savings and investment needs.

Core Benefits Offered:



Coverage / Protection
Get financial protection for yourself and your family



Halal & Competitive Return
Shariah-compliant Halal returns



Surplus Sharing
Enjoy surplus sharing in the Waqf Fund as additional gains



Top Up Option
Accelerate your returns with additional contribution



Partial Withdrawal
In case of emergencies, you can avail hassle-free partial withdrawal



Permanent Withdrawal
You can permanently withdraw your funds easily

Supplementary Takaful Benefits:

You can add any of the following Takaful Benefits in addition to the main plan:



Family Income Benefit
Steady income for your family if you pass away



Accidental Death
Additional financial support to your family in case of your accidental death



Additional Term
Extend your coverage/period for enhanced financial protection



Accidental Death & Dismemberment
Financial assistance in case of accidental death or dismemberment



Hospital Daily Allowance
You can receive daily financial assistance during hospitalization



Waiver of Contribution
Waive your contribution payments in case of disability

Silver



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Permanent Total Disability (Sickness)

Financial support in case of permanent disability due to sickness



Critical Illness

Financial assistance upon diagnosis of one of 22 critical illnesses such as cancer

A Simple Example:

Mr. Abdul Kareem is a 40 years old happily-married having 3 children aged 7 years, 5 years, and 3 years. The plan specifications and benefits of his Takaful Bachat Scheme (Silver) membership are illustrated hereunder:

Illustrated Benefits:

Assumed Particulars	
Age	40 years
Membership Term	20 years
Contribution Term	20 years
Annual Contribution	PKR 12,000
Face Value	PKR 240,000
Fund Strategy (Default)	Mustehkam Munafa: 100%
Expected Growth Rate	12%

Expected Benefits Payable	
At Maturity	PKR 620,968
On Death	Face Value or Cash Value (Whichever is higher)

Note: Please treat the above illustration as an example only. Past performance is not indicative of future performance. Market volatility can significantly affect short-term performance. The value of investment can fall as well as rise. The investment risk shall be borne by the participant and actual maturity or surrender values may be lower or higher than the projected figures.

Fund Strategy:

Conservative	Low risk and steady growth
Balanced	Balanced risk and balanced growth
Aggressive	High risk and high return
Mustehkam Munafa (Default)	Low risk and growth capital

Allocation Fee(s):

Membership Year	1	2	3	4	5
Percentage of Regular Contribution	25%	20%	10%	5%	0%

Membership Features:

Entry Age: 18 - 65 years

Maximum Age at Maturity: 85 years

Fund Switching: You can switch your funds free of charge 3 times in a year

Annual Contribution Limits: PKR 12,000 - No Limit

Membership Term: 10 - 55 years

Admin Fee: PKR 65 per month with annual increment of 8%

Management Fee: Annual 1.50% of Net Asset Value (NAV)

Free Look Period: You may cancel your Membership within 14 days of the receipt of the Participant Membership Documents (PMD) by the Participant and refund of contribution subject to deduction of medical fee, if any.

Disclaimer:

This is a Family Takaful product which has two distinct elements i.e., **financial protection** and **investment**. The investment component is linked to the performance of underlying assets under unit linked fund(s).

Shariah Advisory Board:

You can be rest assured that our products and services are regulated and monitored by a Shariah Advisory Board which comprises of the following world-renowned scholars:

- ▶ Mufti Muhammad Hassaan Kaleem (Chairman)
- ▶ Mufti Ismatullah (Shariah Advisor & Member Shariah Board)

About Pak-Qatar Family Takaful Limited:

Pak-Qatar Family Takaful (Rated A++ with stable outlook by VIS and PACRA) embodies the essence of solidarity and shared responsibility, delivering comprehensive Takaful (Islamic insurance) coverage that adheres to the principles of cooperation and mutual support. Through innovative and Shariah-compliant savings & protection solutions, these entities provide individuals, families, and businesses with reliable protection against unforeseen risks, ensuring peace of mind, supplemented by market competitive returns on their investments under unit-linked (investment-linked) Takaful policies.

About Pak-Qatar Group:

Pak Qatar Group stands as Pakistan's premier and pioneer Islamic financial services group, offering a comprehensive range of savings and protection solutions that adhere to the principles of Shariah-compliant finance. With a steadfast commitment to excellence and a strong emphasis on Islamic values, the group encompasses esteemed companies such as Pak-Qatar Investment (Private) Limited, Pak-Qatar Family Takaful Limited, Pak-Qatar Asset Management Company Limited, and Pak-Qatar General Takaful Limited.

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