Mahana Bachat & Takaful Flexi Plan

Unit Linked Savings Product

Shariah compliant monthly income plan with competitive returns and complimentary (Family) Takaful

PAK-QATAR FAMILY TAKAFUL

AM2 / A++
Rated by PACRA with **Stable** outlook | Rated by VIS and PACRA with **Stable** outlook

100% Allocation

No lock-in period

Capital Protection

No Back-end Load

Seamless **Digital onboarding**

Steady **monthly income** through online withdrawals

Avail benefits by contributing as low as PKR 50,000/-

Top-up your investment as low as PKR **1,000/-** or higher with no limit

Complimentary Takaful Benefit paid from Waqf Pool

Value Added Discounts

40% Discount on Family Sehat (Health in-patient)

40% Discount on Term (Life) Takaful

1.25% Subsidized Rate on Motor Takaful

25% Discount on Safar Asaan (Travel)

25% Discount on Ashiyana (Home)

Complimentary Takaful Benefits (Death Coverage)

- **Accidental** — **PKR 30 million** or 6-multiple of the last 3 months' average cash value, whichever is lower.
- **Natural** — **PKR 15 million** or 3-multiple of the last 3 months' average cash value, whichever is lower.

S. No.	Cash Value	In case of following Event: Coverage + Cash Value = Total Payment								
		Natural Death				Accidental Death				
1	50,000	150,000	+	50,000	=	200,000	300,000	+	50,000	=	350,000
2	500,000	1,500,000	+	500,000	=	2,000,000	3,000,000	+	500,000	=	3,500,000
3	1,000,000	3,000,000	+	1,000,000	=	4,000,000	6,000,000	+	1,000,000	=	7,000,000
4	5,000,000	15,000,000	+	5,000,000	=	20,000,000	30,000,000	+	5,000,000	=	35,000,000
5	10,000,000	15,000,000	+	10,000,000	=	25,000,000	30,000,000	+	10,000,000	=	40,000,000

All figures in PKR

Note:
- Returns are subject to State Bank of Pakistan (SBP) Policy Rate and an approximate indicative return of KIBOR minus 2%
- Payment of contribution in cash is not allowed
- The Participant on submission of a written request, may cancel the Membership within 14 days of issuance of the Membership if he or she is not satisfied with any terms and conditions of the Plan

"PQFS" App Available on

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The mentioned benefits, allocations, Takaful benefits and charges will vary based on Plan Variant selection and terms and conditions will apply

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PAK-QATAR GROUP

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