

پاک قطر

PAK-QATAR
GROUP

Group Savings & Takaful Plan



A Comprehensive Shariah Compliant
Solution for the Management of
Employees Retirement Funds

What is Takaful?

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

What is Employees Retirement Funds Management Solution?

Managing Employees Retirement Funds is a vital responsibility that secures the future of any organizations workforce. However, the demands of daily operations often leave these funds under-managed, leading to missed opportunities.

This innovative solution simplifies the administration and management of the Retirement Funds by efficiently tracking contributions from employees and employers, fund performance and ensuring seamless management at every stage, with the added feature of Takaful Coverage.

Transform the way Retirement Funds are being managed - streamlined, effective, and tailored for success. Secure the future today, the Shariah compliant way!

Employer Benefits

in Group Savings & Takaful Plan

Concentrate on Core Business



Save costs and efforts by outsourcing Retirement Funds Management

Management Control



Ownership retained by the employer



Day to day monitoring and withdrawals through PQFTL's online administrative portal

Easy Administration



Monitor all individual balances through online portal



Seamless transactions via online portal



Minimal accounting and audit requirements

Investment Management



Relief from day to day investment management of the fund



Statutory ease



Ease in Compliance, growth-focused approach

Value-Added Benefits



Additional, Complimentary Life Takaful Coverage
Upto PKR 15 Million or 3-Multiples of average 3-Months Cash Value (whichever is lower)

Employee Benefits

in Group Savings & Takaful Plan

Life Takaful Coverage



Death Benefit

Upto PKR 15 Million or 3-Multiples
of average 3-Months Cash Value
(whichever is lower)

Shariah Compliant Competitive Returns



Investments exclusively in
Shariah-compliant avenues

Visibility



App and online portal for easy
investment monitoring

Value-Added Benefits



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)



(+92) 21 34311747-56



www.pakqatar.com.pk



info@pakqatar.com.pk



/pqftloofficial



/company/pqftloofficial



/pqftl_official



**Suite No. 101 - 105, Business Arcade, Block - 6,
P.E.C.H.S., Shahrah-e-Faisal, Karachi - 75400**