

Apni Bachat Saving & Takaful Plan



Save Little, Grow More

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.

Apni Bachat – Saving & Takaful Plan:

Apni Bachat – Saving & Takaful Plan 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



PAK-QATAR
GROUP

(+92 21) 34311747-56 | info@pakqatar.com.pk | www.pakqatar.com.pk

Pakistan's Premier and Pioneer Islamic Financial Services Group



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 Hafeez 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 Apni Bachat – Saving & Takaful Plan membership are illustrated hereunder:

Illustrated Benefits:

Assumed Particulars	
Age	40 years
Membership Term	20 years
Contribution Term	20 years
Annual Contribution	PKR 20,000
Face Value	PKR 240,000
Fund Strategy (Default)	Mustehkam Munafa: 100%
Expected Growth Rate	9%

Expected Benefits Payable	
At Maturity	PKR 913,901
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	6 to 8	9 onward
Percentage of Regular Contribution	42%	20%	15%	3%	0%	0%	0%

Membership Features:

Entry Age: 18 - 65 years

Maximum Age at Maturity: 85 years

Annual Contribution Limits: PKR 20,000 - 30,000

Membership Term: 10 - 67 years

Admin Fee: PKR 40 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:

Life is full of uncertainties, but protecting your family shouldn't be. As Pakistan's pioneer in Family Takaful, Pak-Qatar Family Takaful Limited (PQFTL) is Pakistan's first & only dedicated Takaful company backed with an "AA" rating (by VIS) with a stable outlook and a Pension Fund manager rating of "AM2" with stable outlook by Pakistan Credit Rating Agency (PACRA), offers an unmatched, comprehensive suite including individual and corporate Takaful and investment solutions like Mahana Bachat & Takaful Flexi Plan, Priority Takaful, Education Takaful & Voluntary Pension Scheme with Annuity Plan that protect what matters most—your loved ones and your future. From securing your family's future to safeguarding businesses, PQFTL ensures you are prepared for the unexpected—today and tomorrow.

About Pak-Qatar Group:

Pak-Qatar Group stands as a trailblazer in Pakistan's Islamic financial services industry, offering a diverse range of Shariah-compliant solutions. Embedded in Islamic values and driven by excellence, the Group's entities—Pak-Qatar Investments, Pak-Qatar Asset Management, Pak-Qatar Family Takaful, Pak-Qatar General Takaful, Sharq Trading and Merchandising Limited, and the Pak-Qatar Care Foundation—work in synergy to provide ethical and innovative financial services, empowering individuals and businesses across the nation. The Group champions excellence, integrity, innovation and trust to reshape the country's Islamic financial ecosystem.

Head Office

Suite No. 102 - 105, Business Arcade, Block - 6, P.E.C.H.S., Shahrah - e - Faisal, Karachi - 75400
Phone: (+92 21) 34311747-56 | **E-Mail:** info@pakqatar.com.pk | **Website:** www.pakqatar.com.pk



Scan Now
to download our app