

Hifzul Maal Takaful Plan

Investment Linked Takaful Product

Gateway to Halal Wealth Growth



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.

Hifzul Maal Takaful Plan:

Hifzul Maal Takaful Plan is a specially designed single contribution investment plan, ensuring safety of your capital and stable returns with the added benefit of Takaful protection. The plan is tailored for individuals who:

- have a minimum of Rs. 50,000/- available for investment.
- want to grow their investment with stable and promising returns.
- prefer Shariah-compliant investment

The plan provides access to Pak-Qatar Family Takaful Limited investment expertise as well as to a large pool of funds ensuring optimization of profits, a benefit usually not available to individual investors.

Core Benefits Offered:



100% Allocation



Capital Protection



Seamless Digital onboarding



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 Benefits:

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



40% discount on Family Sehat Plan (Health Card for Individuals)



Motor Takaful on special discounted rate of 1.25% (Upto 2 Vehicles)

Complimentary Benefits (In Addition to Cash Value):



Natural Death

PKR 25 million or 5-multiple of the last 6 months’ average cash value, whichever is lower.



Accidental Death

PKR 50 million or 10-multiple of the last 6 months’ average cash value, whichever is lower.

A Simple Example:

Mr.Abdur Rehman, aged 40, is a working professional who has managed to save PKR 50,000 from his income.

Illustrated Benfits:

| Assumed Particulars | |
|--------------------------|----------------|
| Age | 40 years |
| Membership Term | 10 years |
| Contribution Paying Term | 10 years |
| Yearly Contribution | PKR 50,000 |
| Fund Strategy | Balanced: 100% |
| Expected Growth Rate | 9% |

| Benefits Payable | |
|--------------------------|------------------------------------|
| At Maturity (Cash Value) | PKR 79,621 |
| On Death | Higher of Face Value or Cash Value |

Note:

- Returns are subject to State Bank of Pakistan (SBP) Policy Rate and an approximate indicative return of KIBOR minus 3%
- 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

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 |

Key Features:

- Single contribution plan with Minimum contribution of PKR 50,000/-.
- Shariah Compliant returns.
- Option for top-up is available / Grow your investment with the flexibility of additional contribution.
- No allocation fee.
- 10% will be charged over a period of 24 months.
- Investment Management Fee of 3% per annum is applied on the Net Asset Value of investments. Pure Protection Fund especially designed for this product.
- Life coverage of Up to 10 times of contribution.
- Breakeven from Day 1.
- Plan Term: 67/1 years.

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 the country’s first and only dedicated Takaful company, proudly rated “AA” with a stable outlook by VIS and holding an “AM2” Pension Fund Manager rating from PACRA. The Hifz-ul-Maal Plan, offered through Dubai Islamic Bank, provides a secure, Shariah-compliant way to save for your future goals. It combines disciplined savings with free complimentary Takaful benefits, offering both growth and protection of your wealth in line with your faith.

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.

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