# Mahana Bachat & Takaful Flexi Plan

**Unit Linked Savings Product** 

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





100% Allocation



No lock-in period

**Digital Visibiity** 



**Capital Protection** 



Steady monthly income through online withdrawals





1.25% Subsidized Rate on



**Avail benefits by** contributing as low as

No Back-end Load



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



Complimentary **Takaful Benefit** paid from Wagf Pool

Complimentary **Takaful Benefits** 

(Death Coverage)

- PKR 50 million or - Accidental -

**10-multiple** of the last 6 months' average cash value, whichever is lower.

-PKR 25 million or Natural

**5-multiple** of the last 6 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				
	50,000	250,000	+	50,000	=	300,000	500,000	+	50,000	=	550,000
2	500,000	2,500,000	+	500,000	=	3,000,000	5,000,000	+	500,000	=	5,500,000
3	1,000,000	5,000,000	+	1,000,000	=	6,000,000	10,000,000	+	1,000,000	=	11,000,000
4	5,000,000	25,000,000	+	5,000,000	=	30,000,000	50,000,000	+	5,000,000	=	55,000,000
5	10,000,000	25,000,000	+	10,000,000	=	35,000,000	50,000,000	+	10,000,000	=	60,000,000

All figures in PKR

- 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.

### 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).

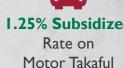
### **Value Added Discounts**



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



40% Discount on Term (Life) **Takaful** 





25% Discount on Safar Asaan (Travel)



"PQFS" App Available on







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

