

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**
- Capital Protection**
- No Back-end Load**
- Digital Visiibty**
- 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 50 million** or **10-multiple** of the last 6 months' average cash value, whichever is lower.
 - Natural** — **PKR 25 million** or **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		
1	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

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.

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).

"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



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