



PAK-QATAR
FAMILY TAKAFUL

**Empowering Your
Financial Well-being**
Invest | Protect | Prosper
In a Shariah-Compliant Way

Sales Presenter

إِنَّكَ أَنْ تَذَرَ وَرَثَتَكَ أَغْنِيَاءَ خَيْرٌ مِنْ
أَنْ تَذَرَهُمْ عَالَةً يَتَكَفَّفُونَ النَّاسَ

"It is better to leave your heirs wealthy rather than
poor and asking others for their needs."

"تو اپنے وارثوں کو اپنے پیچھے مالدار چھوڑ جائے تو یہ اس سے بہتر ہوگا کہ محتاجی میں
انہیں اس طرح چھوڑ کر جائے کہ وہ لوگوں کے سامنے ہاتھ پھیلاتے پھریں۔"

Sahih Bukhari, 1295

PAK-QATAR GROUP

Pakistan's Premier & Pioneer Islamic Financial Services 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 Company Limited, Pak-Qatar Family Takaful Limited, Pak-Qatar General Takaful Limited, Sharq Trading and Merchandising Limited, and the Pak-Qatar Care Foundation (a-not-for-profit-organization), 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.



Pak-Qatar Investments

Pak-Qatar Investment (Private) Limited (PQIL) is your partner in progress. We combine expertise with action to deliver powerful, results-driven, and Shariah-compliant financial solutions. From delivering sharp project insights to exclusive investment strategies, PQIL helps clients make smarter, confident decisions. As a key player and Parent Company of Pak-Qatar Group, we don't just advise, we unlock opportunities that fuel growth and create impact.

Pak-Qatar Family Takaful

As Pakistan's pioneer in Family Takaful, Pak-Qatar Family Takaful Limited (PQFTL), backed with a "AA" rating (by VIS) with a stable outlook and "AM2" rating (by PACRA), offers an unmatched, comprehensive suite including individual and corporate Takaful, investment solutions and pension solutions with retirement benefits that protect what matters most. From securing your family's future to safeguarding businesses, PQFTL ensures you are prepared for the unexpected, today and tomorrow.



Pak-Qatar Asset Management

Pak-Qatar Asset Management Company Limited (PQAMC) is your gateway to Riba-free and profitable Investments. As the fastest growing asset management company of Pakistan, rated "AM2" (by PACRA) with a positive outlook, PQAMC is redefining investment opportunities offering top-tier mutual funds and personalized investment advisory services. With a vision to improve lifestyles, we believe that halal and right investments can transform lives.

Pak-Qatar General Takaful

At Pak-Qatar General Takaful (PQGTL), we protect your assets. When challenges come your way, we're not just a safety net, we're your strongest partner. As one of Pakistan's leading General Takaful providers, rated "A+" (by PACRA) and "A+" (by VIS) with stable outlook, we combine the principles of mutual support and cooperation to offer non-life Takaful coverage that protects your assets and secures your peace of mind.



Sharq Trading and Merchandizing

Your business deserves a bigger stage. At Sharq Trading, we don't just trade goods, we connect ambitions, globally. From agriculture to pharmaceuticals, we move products, unlock opportunities, and power growth, across borders, beyond limits delivering solutions that fuel progress and empower industries including agriculture, pharmaceutical, steel, solar and chemicals. Our vast network, helps you unlock new growth avenues.

Pak-Qatar Care Foundation

Hope isn't given, it's built. Pak-Qatar Care Foundation (a not-for-profit-organization) is creating transformative solutions that help vulnerable communities, build resilience and achieve long-term prosperity. Through its core initiatives in education, health, training, housing, and relief works, we don't just provide aid, we empower individuals to thrive, fostering hope and progress for a brighter future. Committed to making a lasting impact through sustainable development, we're creating futures where everyone flourishes.



OUR IMPACT

We have the financial strength, resources and the expertise to meet your investment and protection needs through our Shariah-Compliant financial solutions. We as a part of the nation, devotedly play our role in contributing to the economy.



**Aggregate Subscribed
& Paid-up Capital** of more than
PKR 5 Billion



**A Professional and Result
Driven team of
2,700+ people**



2 DECADES
of expertise in empowering
Customers' financial well-being

**Pak-Qatar Family
Takaful Limited
(PQFTL)**

Rated AA / AM2
with Stable outlook by
VIS & PACRA

**Pak-Qatar General
Takaful Limited
(PQGTL)**

**Rated A+ by
PACRA & A+ by VIS**
with Stable outlook

**Pak-Qatar Asset
Management
Company Limited
(PQAMCL)**

Rated AM2
with Positive outlook by
PACRA



Total Tax Deposited
PKR 3+ Billion
since inception



Surplus of Over
PKR 675+ MILLION
has been
distributed
since inception



Protecting nearly
5 MILLION
INDIVIDUALS
and serving more than
3,000+ CORPORATE CLIENTS
since inception



Group Aggregate
Assets Under Management
PKR 100+ Billion

Takaful Benefits (Claims) Paid
PKR 55 Billion
since inception



Helping the economy grow
with an **Annual Contribution** of
PKR 28+ Billion in 2024



Branch Network
Spanning 100+
Cities

KEY MESSAGES



Sheikh Ali Bin Abdullah Thani Jassim Al-Thani

Chairman Board of Directors

We stand on the brink of a new era in global finance, by investing in a global Islamic financial ecosystem, thereby forging partnerships that unlock unprecedented opportunities for economic growth, social impact, and environmental sustainability. We empower individuals to achieve their dreams, support communities in need, and protect our planet. We're not just shaping the future of finance - we're shaping the future of humanity.

Mr. Said Gul

Member Board of Directors

Pak-Qatar is committed to fostering trust through honesty, openness, and principled practices. Guided by Shariah principles and mutual benefit, we aim to create opportunities for sustainable growth in your wealth that contribute to personal success, community development, and economic stability. Together, we pave the way for a long-lasting, halal and morally-driven financial future.



Mufti Muhammad Hassaan Kaleem

Chairman Shariah Advisory Board (PQFTL)

We believe Islamic finance has the power to positively impact lives and reshape societies. Rooted in the principles of fairness, shared benefit, and sustainability, we strive to build a financial system that balances economic growth with moral responsibility. Our focus is on driving innovation, advancing halal practices, and ensuring that every effort reflects the profound values of Islamic teachings.

OUR SPONSORS



Pak-Qatar Investment



Qatar Islamic Insurance Company



Qatar International Islamic Bank

RETAKAFUL ARRANGEMENTS



SHARIAH BOARD

Mufti Muhammad Hassaan Kaleem - Chairman

Mufti Ismatullah - Shariah Advisor & Member

BOARD OF DIRECTORS



H.E. Sheikh Ali Bin Abdullah Thani Jassim Al-Thani

Chairman Board of Directors

Mr. Said Gul

Member Board of Directors

Mr. Abdul Basit Ahmad Al-Shaibei

Member Board of Directors

Mr. Ali Ibrahim Al Abdul Ghani

Member Board of Directors

Mr. Zahid Hussain Awan

Member Board of Directors

Mr. Muhammad Kamran Saleem

Member Board of Directors

Mr. Zahid Haleem Shaikh

Member Board of Directors

Mr. Asad Pervaiz

Member Board of Directors

Ms. Ammara Shamim

Member Board of Directors

AWARDS



2009

- ★ "Best Family Takaful Operator" in Pakistan, by 1st National Achievers Award.
- ★ "Best Use of Technology" by the Islamic Business & Finance Awards, UAE.
- ★ "Best Marketing Strategy" by World Takaful Summit, London.
- ★ "Brands of the Year Award" by Brands Foundation, Pakistan.



2015

- ★ "Best Takaful Company in Pakistan" by RTC Islamic Banking & Finance Awards, Pakistan.



2017

- ★ "Brand of the Year" in Takaful by the Federation of Pakistan Chambers of Commerce and Industry, Pakistan.



2020

- ★ "Best Takaful Company" by the Federation of Pakistan Chambers of Commerce and Industry, Pakistan.



2024

- ★ "Employer of the Year Award" to PQAMC by Employers' Federation of Pakistan.
- ★ "Leading Takaful Company" award to Pak-Qatar Family Takaful by CxO Global Forum.
- ★ "Training Organization outside Practice (TOoP)" accreditation awarded to Pak-Qatar Group by the Institute of Chartered Accountants of Pakistan (ICAP).

2013



- ★ "Best Takaful Company" in Pakistan at the Cairo Summit.

2016



- ★ "Best Takaful Operator in Pakistan" by the International Takaful Summit, London.
- ★ "Best Takaful Operator" by International Finance News, Malaysia.

2018



- ★ "Best Takaful Company" by Global Islamic Finance Awards in London, United Kingdom.
- ★ "Brand of the Year" in Takaful by the Federation of Pakistan Chambers of Commerce and Industry, Pakistan.

2023



- ★ "Best Business Practices" award to Pak-Qatar Family & General Takaful by The Professionals Network, Pakistan.
- ★ "Disability Inclusion Excellence Award" to Pak-Qatar Group by the Employers' Federation of Pakistan.

2025



- ★ "Fastest Growing Takaful Company - Pakistan 2025" by International Finance Awards."

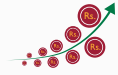
DIFFERENCE BETWEEN TAKAFUL & CONVENTIONAL INSURANCE

	Conventional Insurance	Takaful
Nature of Contract	A contract of compensation (Aqd Mua'wza); Risk is purchased by an Insurance Company.	A Taburru (Donation) based contract; Risk is mutually shared by the participants.
Premium / Contribution	The premium paid by the insured belongs to the insurance company.	The Contribution belongs to the Waqf; the operator (takaful company) is not the owner of this amount. Takaful company only gets its Wakalah Fee out of that contribution.
Investment Avenues / Modes	Investments can be made in any manner/avenue.	Investments can only be made in Shariah-Compliant securities.
Investment Profit	All Investment profits belong to the insurance company.	Profit on investments of Waqf Fund belongs to Waqf (Modarib share is paid to Takaful Company on the investments' profit.)
Underwriting Policy	Only underwriting techniques.	Underwriting techniques + Shariah Framework of Halal and Haram.
Claims	Payable from overall fund of the company.	Payable from participants, Takaful fund (Waqf Fund).
Underwriting Profit / Surplus	Payable from overall fund of the company.	No provision for underwriting profit for Takaful Company. Surplus can only be given to participants.
Shariah Supervision	No such kind of supervision takes place nor there is any law concerning it. The insurance company simply invests their fund in any business they deem fit, irrespective if the business is Shariah-Compliant and Halal.	A Shariah Advisor is an integral part of any Takaful setup, which supervises the entire operations (including investment activities) of the company. As per the Takaful Rules 2012, external Shariah compliance audit is also compulsory.

PRODUCTS & SERVICES

Empowering Your Financial Well-being Through Shariah-Compliant Solutions

Investment Solution:



- **Mahana Bachat & Takaful Flexi Plan** - Investment Linked Takaful Product with Shariah-Compliant Competitive Returns and Complimentary Takaful Coverage.

Retirement Solutions:



- **Lifetime Kafalat Plan** - Pakistan's first guaranteed pension plan, offering lifelong financial stability, Shariah-Compliant financial solutions, and peace of mind of secure future for you and your loved ones with fixed monthly pension and complimentary Takaful coverage.
- **Voluntary Pension Schemes** - Plan your retirement Today, for A Better Tomorrow and get up to 20% Tax Credit.

Unit-Linked Products:



- **Priority Takaful Plan** - The ultimate solution that seamlessly integrates financial protection with long-term saving opportunities.
- **Flexi Savings Takaful Plan** - The Halal and Ethical way to fulfill your financial protection and savings needs.
- **Share N Care Takaful Plan** - A smart blend of financial protection and long-term savings, designed to secure your future while safeguarding your loved ones.
- **Apni Bachat Saving & Takaful Plan** - Apni Bachat Saving & Takaful Plan is a win-win solution for both your financial protection and long-term savings & investment needs.

Other Retail Products:



- **ABC Education Takaful Plan** - A secure way to combine financial protection with dedicated savings, ensuring your child's educational dreams are always within reach.
- **Family Sehat** - The perfect solution for all Health Takaful needs.

Corporate Solutions:



- **Group Savings & Takaful Plan** - A Comprehensive Shariah-Compliant Solution for the Management of Employees Retirement Funds.
- **Group Family** - Financial protection for your employees and their families.
- **Group Health** - Comprehensive care that keeps your team covered.

Savings & Investment Product

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



No Back-end Load



Capital Protection



Digital Visibility



Steady monthly income through online withdrawals



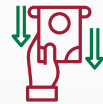
Avail benefits by contributing as low as PKR 50,000/-



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



Complimentary Takaful Benefit paid from Waqf Pool



Instant Withdrawal Facility

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:

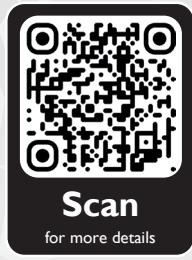
This is a Family Takaful product which has two distinct elements i.e. financial protection and investment. The investment component is linked to the performance of underlying assets under unit-linked fund(s).

Retirement Products

Lifetime Kafalat Plan

**Pakistan's First Lifetime
Guaranteed Pension Plan for Life**

Unit-Linked Savings Product



Lifetime Kafalat Plan - "Pakistan's first ever guaranteed pension scheme" - is designed to eliminate this financial uncertainty for you. It provides a guaranteed, Shariah-Compliant income for life, ensuring that you can live your retirement years with dignity and financial confidence. Whether you aim to enjoy a fulfilling retirement or secure peace of mind for yourself and your loved ones, the Lifetime Kafalat Plan is your trusted partner in navigating life's unpredictabilities.

Also, for the first time ever in Pakistan, Voluntary Pension Scheme (VPS) participants can now convert their retirement savings into a lifelong pension through a life annuity option.

Plan your retirement **Today, For A Better Tomorrow.**
Invest today & get a regular guaranteed income for lifetime.

Core Benefits

Unlock financial security and peace of mind through a host of benefits



**Guaranteed
Lifetime Income**



**Spousal / Nominee
Income**



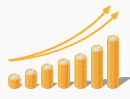
**Complimentary
Takaful Benefit
paid from Waqf Pool**



**100% Surrender
Value**



**Allocation
upto 100%**



**Competitive returns with
inflationary adjustment
through Indexation**



**Flexibility and
Accessibility**



**Corporate
Friendly Options**



**Tailored
Contributions**



**Contribution starts as low
as PKR 500/- per month**

Contribution Types



Regular Contribution Plan

Plan ahead for your retirement and split the total contribution amount into easy monthly payments till you retire.



Single (Lumpsum) Contribution Plan

You can alleviate the monthly payment hassle and pay the total contribution in one go.

Voluntary Pension Scheme (VPS)

Pakistan's first Takaful Company to offer VPS

Save TAX on
your current
INCOME upto

20%

Tax Credit Can be Availed by VPS Participants



Scan

for more details

Retirement planning is essential for a secure and comfortable future, yet many overlook its importance.

Pak-Qatar Islamic Pension Savings Fund (PQIPSF) offers a Shariah-compliant, flexible, and tax-efficient way to build your retirement savings. As part of the Voluntary Pension System (VPS), it allows you to allocate your contributions across equity, income, and money-market sub-funds—customized to your risk appetite and financial goals.

Voluntary Pension Scheme (VPS) For Government Employees



Scan

for more details

Shariah-Compliant Retirement Solutions Trusted by Government & Delivered by PQFTL

Pak-Qatar Family Takaful (PQFTL) is proud to be an **SECP-licensed Pension Fund Manager (PFM)**, officially authorized to offer **Voluntary Pension Scheme (VPS)** services to the **Government Employees of Pakistan**.

What is the VPS Solution for the Federal and Provincial Governments?

A structured, defined-contribution retirement plan designed for new government employees, offering:

- ✓ Secure, portable pension accounts
- ✓ Contributions by both - employee & government
- ✓ Professionally managed Shariah-Compliant investments

Our Strengths



SECP-Licensed Pension Fund Manager fully authorized for VPS operations across Pakistan



Officially engaged by KPK and Punjab Governments for public sector pension delivery



Nearly two decades of proven expertise in Takaful-based retirement & savings



Digital onboarding & fund management, ensuring ease, speed, and transparency



Diversified Islamic investment portfolios managed with professional care



Family protection benefits, including death/disability coverage



Flexible investment options and the ability to switch fund managers



Strong compliance, ethical governance, and financial transparency

Unit-Linked Products

Regular Contribution

Priority Takaful Plan

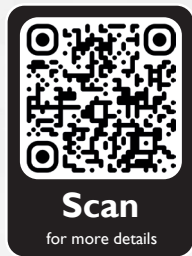
The ultimate solution that seamlessly integrates financial protection with long-term saving opportunities



Priority Takaful Plan (Silver) is the ultimate solution that seamlessly integrates financial protection with long-term saving opportunities. This plan is meticulously designed to cater to your dual needs, ensuring both the security of your loved ones and the growth of your savings.

Flexi Savings Takaful Plan

The Halal and Ethical way to fulfill your financial protection and savings needs



Flexi Savings Takaful Plan is a versatile solution for securing your family's financial future. With easily accessible withdrawals, education benefits tailored to your needs, and inflation protection options, it offers flexibility and control to achieve long-term goals. Empower your loved ones with financial protection, while maintaining full control over your savings.

Share N Care Takaful Plan

The ultimate solution that seamlessly integrates financial protection with long-term saving opportunities



Discover the Share N' Care Takaful Plan (Platinum), a blend of financial protection and sustainable long-term savings. This innovative solution empowers family bread earners like you, to secure the future of your loved ones while ensuring the fulfilment of their dreams and ambitions. Share N' Care plan is built on the foundation of regular savings, enabling you to grow a substantial fund over time. This ensures your family enjoys a secure and dignified life, regardless of the uncertain future.

Apni Bachat Saving & Takaful Plan

Save Little, Grow More



Apni Bachat Saving & Takaful Plan is a win-win solution for both your financial protection and long-term savings and investment needs.

Other Retail Products

ABC Education Takaful Plan

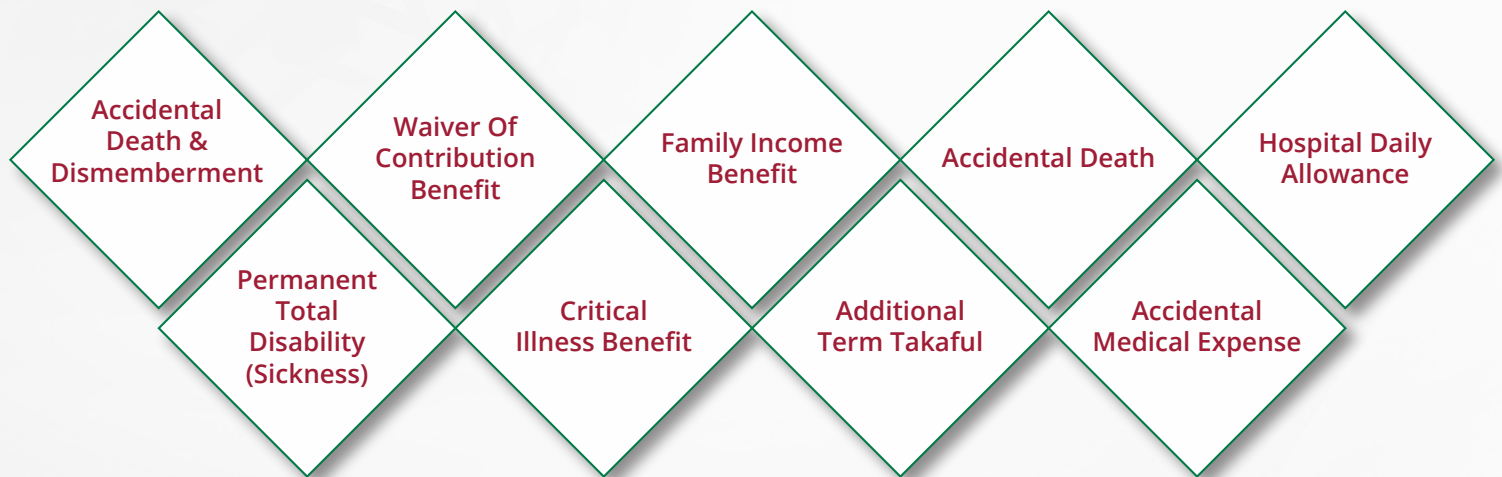
The ultimate solution that seamlessly integrates financial protection with long-term saving opportunities



ABC Education Takaful Plan is a strategically crafted education protection plan to safeguard your child's educational ambitions against unforeseen circumstances. This plan ensures uninterrupted financial support for your child's education, offering financial protection by mitigating the impact of potential future challenges.

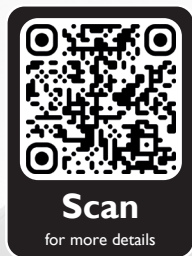
Supplementary Takaful Benefits

The following supplementary benefits can be attached to a basic unit-linked plan, and their benefits are subject to the terms and conditions as defined in the PMD.



Family Sehat

The perfect solution for all Health Takaful needs



Our health is subject to multiple risks in today's fast-paced lifestyle. To commit to the good health of our family and ourselves, it becomes essential to protect yourself by investing in a reliable health plan. In case of hospitalization this plan offers medical outlay, laboratory test costs, medication, hospitalization costs, including critical illness. Pak-Qatar's Family Sehat is the solution to all such needs.

Corporate Solutions

Group Savings & Takaful Plan

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



This innovative solution simplifies the administration and management of the Retirement Funds, Gratuity Funds and Employees Provident 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.

Group Family

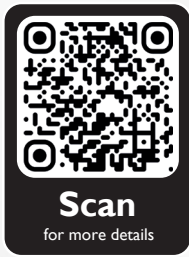
Financial protection for your employees and their families



Group Family Takaful is a risk coverage plan that provides protection to participant's employees in the event of death or disability, so that a multiple of that employee's yearly salary can be paid to his / her family or dependents to ease their financial burden. The basic coverage can also be enhanced by adding coverage of risks that are arising out of a natural calamity or by unpredictable accidents.

Group Health

Comprehensive care that keeps your team covered

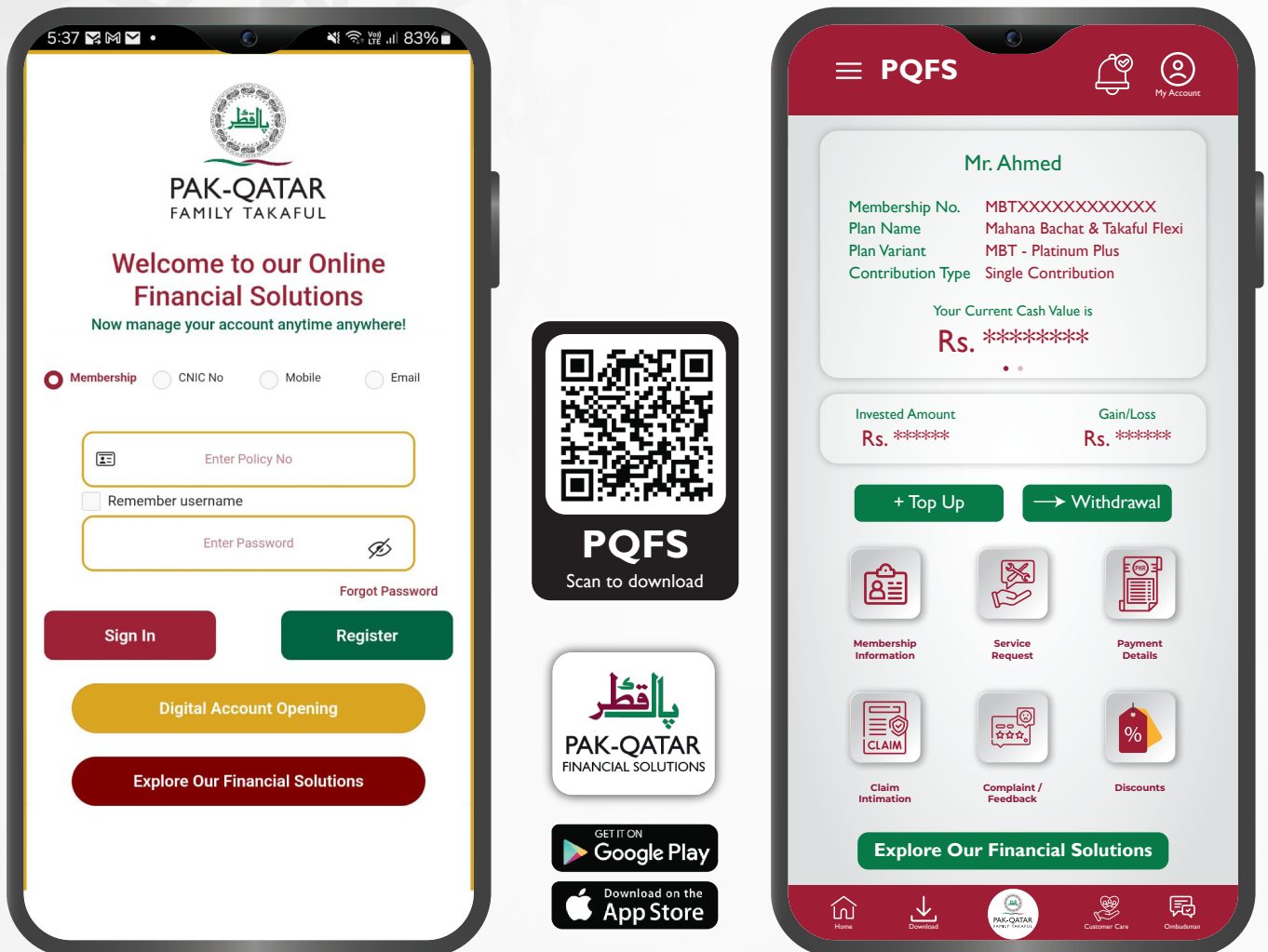


Pak-Qatar Family Takaful is trying our utmost to take care of your wellbeing. We have developed the Group Term Health Care Takaful scheme, which is designed to cater to your medical needs. It covers your hospitalization due to any reason, major medical expenses, maternity/childbirth as well as day to day medical needs.

PQFS MOBILE APP

OPENING AN ACCOUNT IS COMPLETELY DIGITAL

With the PQFS Mobile App, you can now open your Takaful account in just a few taps — anytime, anywhere. It's fast, secure, and 100% digital. Start your investment journey today with ease and confidence!



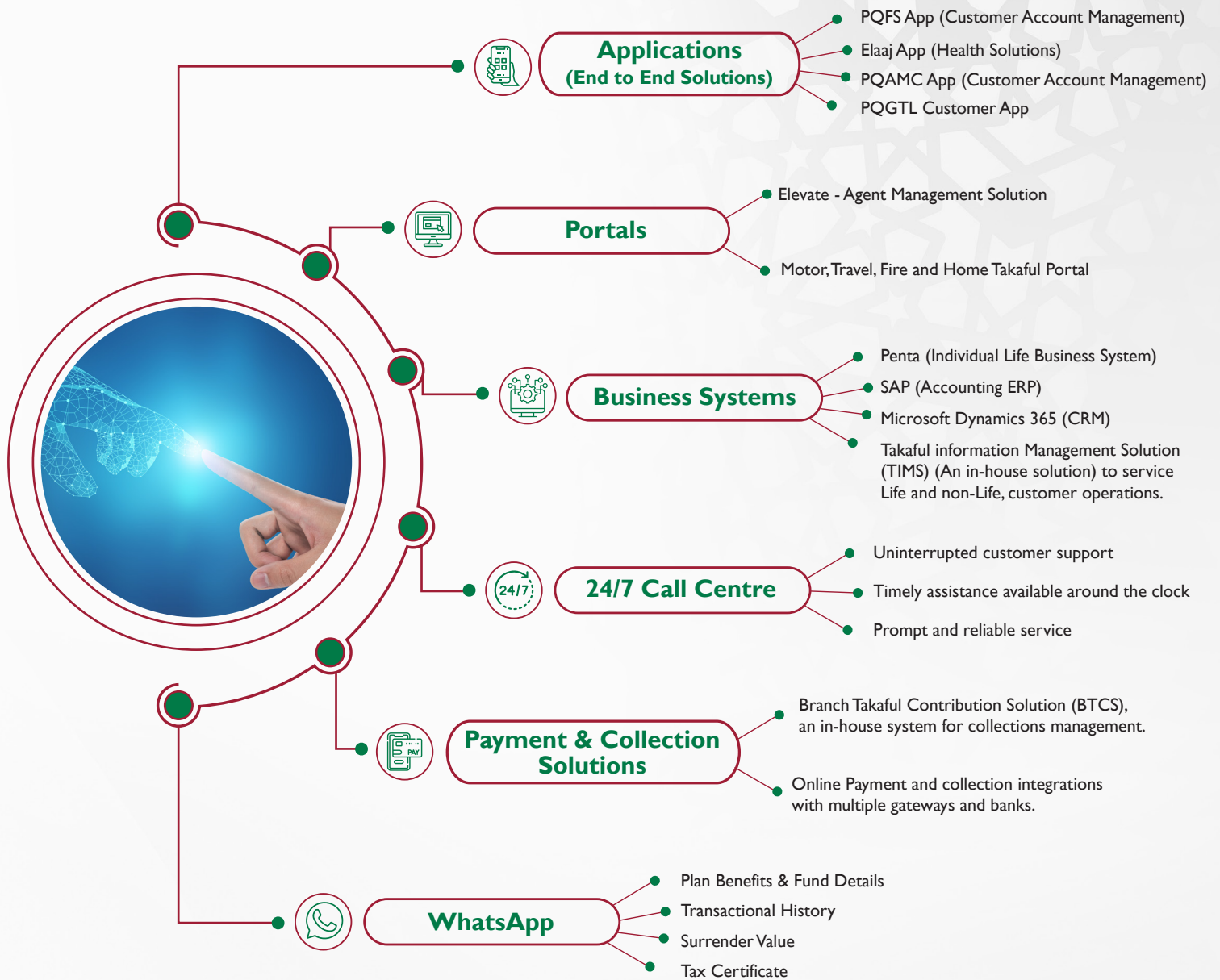
INSTANT WITHDRAWAL

Fast access to your funds, anytime, anywhere! Online partial withdrawal facility.

Pak-Qatar Family Takaful (PQFTL) offers an instant withdrawal facility for its Mahana Bachat and Takaful Flexi Plan customers. This service allows participants to access their funds quickly, within minutes, through their mobile app or online portal, marking a first in the Pakistani Takaful industry.

TECHNOLOGY LANDSCAPE

Digital Initiatives that help drive product innovation and customer excellence



Elaaj

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INTRODUCTION OF TAKAFUL IN PAKISTAN

SECURITIES AND EXCHANGE COMMISSION OF PAKISTAN
INSURANCE DIVISION

No. INS : DIV 077



Certificate of Registration

No. 04

This is to certify that M/S. PAK-QATAR FAMILY
TAKAFUL LIMITED.

has this day been registered in accordance with the provision of section 6 of the Insurance Ordinance, 2000 to transact the classes of business specified in the schedule below.

Given at Islamabad
this Sixteenth day of August
two thousand and Seven

SCHEDULE

Classes of business which may be transacted.

As elaborated in the provisions
of the Insurance Ordinance, 2000,
pertaining to life insurance
business.


Executive Director
Dr. Muntas A. Hashmi
Advisor
Securities & Exchange
Commission of Pakistan

SHARIAH CERTIFICATE

SHARIAH COMPLIANCE CERTIFICATE

Pak Qatar Family Takaful Limited is operating as a full fledged Takaful operator in Pakistan on “**Wakalah Waqf**” model under the regulatory supervision of SECP in light of their notified Takaful Rules 2012. We as Shariah Board, after thorough assessment and review of the offering documents, Shariah structure and investment of the products, certify that all the products of Pak Qatar Family Takaful including but not limited to:

(1) Mahana Bachat Takaful Plan (2) Group Saving Plan (for EPF) (3) Share n Care Plan (4) ABC Education Plan (5) Flexi Savings Takaful Plan (6) Priority Takaful Plan (7) Term Takaful Plan (8) Family Sehat (9) Voluntary Pension Schemes (VPS) are in line with the principles of Shariah.

Therefore, in our opinion it is allowed to acquire membership of these products and get benefits from Investment Fund and Waqf Fund.



Mufti Muhammad Hassaan Kaleem
Chairman Shari'ah Advisory Board



Dr. Mufti Ismatullah
Shari'ah Advisor & Member
Shari'ah Advisory Board



(+92) 111 725 728



www.pqftl.com.pk



info@pakqatar.com.pk



/PqftlOffical



/company/pqftlofficial



/pqftl_official



@pakqatargroupofficial



**Business Arcade, Plot # 27A, Block 6, P.E.C.H.S,
Shahrah-e-Faisal, Karachi-75400**