

Mahana Bachat & Takaful Flexi Plan

Unit Linked Savings Product

AA / AM2
Rated by VIS with Stable outlook
Rated by PACRA with Stable outlook



PAK-QATAR
FAMILY TAKAFUL

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 Visiblity



Steady monthly income through online withdrawals



Avail benefits by contributing as low as PKR 25,000/-



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	25,000	125,000	+	25,000	=	150,000	250,000	+	25,000 = 275,000
2	250,000	1,250,000	+	250,000	=	1,500,000	2,500,000	+	250,000 = 2,750,000
3	500,000	2,500,000	+	500,000	=	3,000,000	5,000,000	+	500,000 = 5,500,000
4	2,500,000	12,500,000	+	2,500,000	=	15,000,000	25,000,000	+	2,500,000 = 27,500,000
5	5,000,000	25,000,000	+	5,000,000	=	30,000,000	50,000,000	+	5,000,000 = 55,000,000
6	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 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.

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 (Individual Hospitalization Takaful)



40% Discount on Term (Life) Takaful



Discounted Rate on Motor Takaful



25% Discount on Safar Asaan (Travel Takaful)



25% Discount on Ashiyana (Home Takaful)

“PQFS” App Available on



Scan Me
For more information

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

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

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

**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 & VIS**
with Stable outlook

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

Rated AM2+
with Stable outlook by VIS
Rated AM2
with Positive outlook by PACRA



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

**Takaful Benefits
(Claims) Paid**
PKR 55 Billion
since inception



Group Aggregate
Assets Under Management
**PKR 100+
Billion**



Total Tax Deposited
PKR 3+ Billion
since inception



**Branch Network
Spanning 100+
Cities**