

Group Savings & Takaful Plan



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



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Pakistan's Premier and Pioneer Islamic Financial Services Group

What is Takaful?

Takaful is a Halal and ethical way to fulfill individuals financial protection and savings needs which serves as an Islamic alternative to conventional life 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 Takaful benefits.

What is Employees Retirement Funds Management Solution?

Managing Employees Retirement Funds is a vital responsibility that secures the future of any organizations workforce. However, the demands of daily operations often leave these funds under-managed, leading to missed opportunities.

This innovative solution simplifies the administration and management of the Retirement 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.

Transform the way Retirement Funds are being managed - streamlined, effective, and tailored for success. Secure the future today, the Shariah compliant way!

Employer Benefits

Concentrate on Core Business



Save costs and efforts by outsourcing Retirement Funds Management



Ideal management solution for EPF & Gratuity Scheme

Management Control



Ownership retained by the employer



Day to day monitoring and withdrawals through PQFTL's online administrative portal

Easy Administration



Monitor all individual balances through online portal



Seamless transactions via online portal



Minimal accounting and audit requirements

Investment Management



Relief from day to day investment management of the fund



Statutory ease



Ease in Compliance, growth-focused approach

Value-Added Benefits

 **Additional, Complimentary Life Takaful Coverage**
Upto PKR 15 Million or 3-Multiples of average 3-Months Cash Value (whichever is lower)

Employee Benefits

Life Takaful Coverage



Death Benefit Upto PKR 15 Million or 3-Multiples of average 3-Months Cash Value (whichever is lower)

Shariah Compliant Competitive Returns



Investments exclusively in Shariah-compliant avenues

Visibility



App and online portal for easy investment monitoring

Value-Added Benefits



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



40% Discount
on Term (Life) Takaful



Discounted
Rate on Motor Takaful



25% Discount
on Safar Asaan (Travel)



25% Discount
on Ashiyana (Home)

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 Pakistan's first & only dedicated Takaful company backed with an "AA" rating (by VIS & PACRA) with a stable outlook and a Pension Fund manager rating of "AM2+" with stable outlook by Pakistan Credit Rating Agency (PACRA), offers an unmatched, comprehensive suite including individual and corporate Takaful and investment solutions like Mahana Bachat & Takaful Flexi Plan, Priority Takaful, Education Takaful & Voluntary Pension Scheme with Annuity Plan that protect what matters most—your loved ones and your future. From securing your family's future to safeguarding businesses, PQFTL ensures you are prepared for the unexpected—today and tomorrow.

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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