Hifz Ul Maal Takaful Plan

PAK-QATAR
FAMILY TAKAFUL

AA / AM2+

Rated by VIS & PACRA with Stable outlook

Rated by PACRA with Stable outlook

Investment Linked Takaful Product

What is Takaful?

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

Contributions are distributed into two components, **Participant's Investment Fund (PIF)** for investment and **Waqf Fund** for protection. The amount in PIF is invested in Shariah-compliant avenues to generate Halal profits. Contribution pooled in Waqf fund is considered Tabarru & is used to pay Takaful Benefits.

Hifz Ul Maal Takaful Plan:

Pak-Qatar Family Takaful Limited **(PQFTL)** with its distribution partner MCB Islamic Bank Limited (MIB) brings to you a **Single Contribution** unit-linked plan, **"Hifz Ul Maal Takaful Plan"** - A plan which helps you achieve your goals, be it Savings or Protection in the grandest way possible. A plan which helps you achieve your dreams like no other Takaful Plan can.

The plan is tailored for individuals who want to grow their investment with stable, promising returns and prefer Shariah-compliant investment.

The plan provides access to PQFTL investment expertise as well as to a large pool of funds ensuring optimization of profits, a benefit usually not available to individual investors.

Complimentary Takaful Benefits (In Addition to Investments / Cash Value):

Natural Death
Upto PKR 25 million or 5-multiple of the last 6 months' average cash value, whichever is lower.

Accidental Death
Upto PKR 50 million or 10-multiple of the last 6 months' average cash value, whichever is lower.

Core Benefits Summarized:

100% Investment of Contribution

Capital Protection

Seamless **Digital onboarding**

Instant Withdrawal Facility

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

Complimentary Takaful Benefit paid from Waqf Pool

A Simple Example:

Mr. Abdur Rehman, aged 40, is a working professional who has invested PKR 50,000 as a single contribution along with PKR 100,000 (additional investment) as a Top-up.

Illustrated Benfits:

Assumed Particulars	
Age	40 years
Membership Term	10 years
Single Contribution	PKR 50,000
Top-up	PKR 100,000

Growth Rate	Without Top-up		With Top-up	
	Cash Value	Death Benefit	Cash Value	Death Benefit
9%	79,671	393,704	239,014	1,181,112
13%	114,637	562,282	343,910	1,686,845

Note:

- The growth rates mentioned in the table above are before deduction of the Investment Management Fees. These fees have been deducted from the growth rate prior to determining the Cash Value in the table above.
- Payment of contribution in cash is not allowed.
- If the Participant cancels within 14 days through a written request, the contribution will be returned after deducting medical expenses, if any.

Fund Strategy:

Fund switching is available in below fund. Pure Protection Fund especially designed for this product.

Mustehkam Munafa Fund	Low risk and growth capital
Pure Protection Fund	Balanced risk and balanced growth return
Aggressive Fund	High risk and high return

Key Features:

- Contribution as low as PKR 50,000/-
- Option for top-up is available / Grow your investment with the flexibility of additional contribution.
- 100% allocation with breakeven from Day 1.
- 10% of every contribution will be charged as admin fee over a period of 24 month installments.
- Investment Management Fee of 3% per annum is applied on the Net Asset Value of investments.
- Plan Term: 1 year / 67 years

Value Added Benefits:

You can avail any of the following Benefits in addition to the main plan:

40% discount on Family Sehat Plan (Health Card for Individuals for IPD)

Motor Takaful on special discounted rate of 1.25% (Upto 2 Vehicles)

25% Discount on Ashiyana (Home Takaful)

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)
- Mufti Muhammad Shakir Siddiqui (Head of Shariah Compliance)

Disclaimer:

- This product is underwritten by PQFTL, which is solely responsible for servicing, processing, and settling claims. MCB Islamic Bank Limited (MIB) acts only as a distributor and holds no responsibility for the product, customers, beneficiaries, or third parties.

- Please refer to the Participant Membership Document for detailed understanding of the various terms and conditions.

- 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).

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 the country's first and only dedicated Takaful company, proudly rated "AA" with a stable outlook by VIS & PACRA and holding an "AM2+" Pension Fund Manager rating from PACRA.

Head Office

Suite No. 102 - 105, Business Arcade, Block - 6, P.E.C.H.S., Shahrah - e - Faisal, Karachi - 75400

Phone: (+92 21) 34311747-56 | **E-Mail:** info@pakqatar.com.pk | **Website:** www.pakqatar.com.pk

/company/pqftlofficial /PqftlOffical /pqftl_official /PQFTL_Official @pakqatargroupofficial

Version: PQFTL-HMFP-Banca-E-MIB-160426