Takaful Bachat Scheme

PAK-QATAR
FAMILY TAKAFUL



Platinum

PAK-QATAR
GROUP

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A Pak-Qatar Group Company: Pakistan's Premier and Pioneer Islamic Financial Services Group

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 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 claims.

Takaful Bachat Scheme (Platinum):

Takaful Bachat Scheme (Platinum) is a win-win solution for both your financial protection and long-term savings and investment needs.

Core Benefits Offered:

Coverage / Protection
Get financial protection for yourself and your family

Halal & Competitive Return
Shariah-compliant Halal returns

Surplus Sharing
Enjoy surplus sharing in the Waqf Fund as additional gains

Top Up Option
Accelerate your returns with additional contribution

Partial Withdrawal
In case of emergencies, you can avail hassle-free partial withdrawal

Permanent Withdrawal
You can permanently withdraw your funds easily

Supplementary Takaful Benefits:

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

Family Income Benefit
Steady income for your family if you pass away

Accidental Death
Additional financial support to your family in case of your accidental death

Additional Term
Extend your coverage/period for enhanced financial protection

Accidental Death & Dismemberment
Financial assistance in case of accidental death or dismemberment

Hospital Daily Allowance
You can receive daily financial assistance during hospitalization

Waiver of Contribution
Waive your contribution payments in case of disability

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Permanent Total Disability (Sickness)

Financial support in case of permanent disability due to sickness

Critical Illness

Financial assistance upon diagnosis of one of 22 critical illnesses such as cancer

A Simple Example:

Mr. Abdul Kareem is a 40 years old happily-married having 3 children aged 7 years, 5 years, and 3 years. The plan specifications and benefits of his Takaful Bachat Scheme (Platinum) membership are illustrated hereunder:

Illustrated Benefits:

Assumed Particulars	
Age	40 years
Membership Term	20 years
Contribution Term	20 years
Annual Contribution	PKR 20,000
Face Value	PKR 240,000
Fund Strategy (Default)	Mustehkam Munafa: 100%
Expected Growth Rate	9%

Expected Benefits Payable	
At Maturity	PKR 819,600
On Death	Face Value or Cash Value (Whichever is higher)

Note: Please treat the above illustration as an example only. Past performance is not indicative of future performance. Market volatility can significantly affect short-term performance. The value of investment can fall as well as rise. The investment risk shall be borne by the participant and actual maturity or surrender values may be lower or higher than the projected figures.

Fund Strategy:

Conservative	Low risk and steady growth
Balanced	Balanced risk and balanced growth
Aggressive	High risk and high return
Mustehkam Munafa (Default)	Low risk and growth capital

Allocation Fee(s):

Membership Year	1	2	3	4	5	6 onwards
Percentage of Regular Contribution	10%	10%	5%	0%	0%	0%

Membership Features:

Entry Age: 18 - 65 years
Maximum Age at Maturity: 85 years
Fund Switching: You can switch your funds free of charge 3 times in a year
Annual Contribution Limits: PKR 20,000 - No Limit
Membership Term: 10 - 67 years
Admin Fee: PKR 65 per month with annual increment of 8%
Management Fee: Annual 1.50% of Net Asset Value (NAV)
Free Look Period: You may cancel your Membership within 14 days of the receipt of the Participant Membership Documents (PMD) by the Participant and refund of contribution subject to deduction of medical fee, if any.

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).

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) backed with an "A++" rating (by PACRA and VIS) with a stable outlook and "AM2" rating (by PACRA), offers an unmatchable, 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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