

About Pak-Qatar Family Takaful

Pak-Qatar Family Takaful Ltd, the pioneers of Family Takaful in Pakistan, is a technology-driven Shari'ah-compliant company providing innovative Takaful solutions in Pakistan.

Incorporated in 2006, and beginning operations in 2007, the company is registered and supervised by the Securities and Exchange Commission of Pakistan (SECP). The company is rated Single A minus (A-) having Positive Outlook by JCR-VIS Credit Rating Co. Ltd in the Insurer's Financial Strength Rating category.



Pak-Qatar is the first dedicated Takaful Group in Pakistan starting with both Family and General Takaful operations. The paid-up capital of Pak-Qatar Family is Rs. 608 million; the combined paid-up capital of the Group is Rs. 915 million. Pak-Qatar Family Takaful Group is sponsored by some of the strongest financial institutions from the State of Qatar: Qatar Islamic Insurance Company (QIIC), Qatar International Islamic Bank (QIIB), Qatar Islamic Bank (QIB), Qatar National Bank (QNB), Masraf Al Rayan and The Amwal Group. The Munich-based financial services provider, FWU, is also a sponsor.

All products and business operations of Pak-Qatar Family Takaful are supervised and approved by an independent Shari'ah Advisory Board, comprising of the following eminent scholars:

Mufti Muhammad Taqi Usmani
Mufti Hassaan Kaleem
Mufti Dr. Ismatullah

Pak-Qatar Family Takaful Group is the recipient of several domestic and international awards and nominations. In 2009, we won the 'Best Family Takaful' award by 1st National Achievers Award Karachi, and the 'Best Use of Technology' award by the Islamic Business & Finance Awards, UAE.

Pak-Qatar Family Takaful Group is serving its customers dedicatedly in more than 20 cities in Pakistan. As a flag-bearer of Takaful, not only is Pak-Qatar Family Takaful Group providing Takaful protection to individuals, but is also covering employees of various organizations through Group Family and Group Health Takaful Plans.

Mudaraba

Musharakah

Sukuk

Murabaha

Ijarah

Single Contribution Investment Plan



Grow Your Investment - The Takaful Way

Investment Shield is a specially designed single contribution investment plan, ensuring safety of your capital and stable returns with the added benefit of Takaful protection. The plan is tailored for individuals who:

1. have a minimum of Rs. 300,000 available for investment
2. want to grow their investment with stable and promising returns
3. prefer Shariah-compliant investment
4. can invest their wealth for a period of five to ten years.

The plan provides access to Pak-Qatar Family Takaful Ltd's investment expertise as well as to a large pool of funds ensuring optimization of profits, a benefit usually not available to individual investors.

How does Investment Shield function?

Your contribution is placed in a specially managed fund named **Secure Wealth Fund, SWF**. This fund serves to keeping your investment safe, guaranteeing promising returns and ensuring protection and stability at the same time. Being completely Shariah-compliant, Investment Shield does not offer fixed returns on your investments.

A small portion from this fund is diverted into the Waqf fund to make sure that your family's financial needs are taken care of in case of a mishap. Personalized illustration will be provided to show expected growth of your proposed contribution. For now, however, based on different assumed rates of return, a sample illustration is provided on page 3.

How will my investment be managed?

Your investments are managed through the Unit Linked Investments system, a fund management system internationally acclaimed for its transparency. It works by dividing your investment in the **Secure Wealth Fund** into units of equal value according to the prevailing unit value. All subsequent operations are carried out in terms of these units, and the value of each unit increases to reflect the growth of your investment.

The number of units you own is communicated to you, and the value of units is regularly published on our website and major newspapers and magazines nationwide, making our operations completely transparent.

Pak-Qatar Family Takaful charges a fee for managing **Secure Wealth Fund** and Waqf fund management, details of which are made available with the personalized illustration.

What are the investment avenues of Secure Wealth Fund?

To maximize security of your investment, a large part of the Fund is invested in government-backed and other secure sukuks and TDR's. Concurrently, to improve returns, a portion may also be invested in the equity market. Pak-Qatar Family Takaful ensures that all investments and returns adhere to strict Shariah guidelines provided by our independent Shariah Board.



What benefits does Investment Shield offer me?

At maturity

At the completion of term, you will be entitled to receive the full cash value of the available units in your **Secure Wealth Fund**.

In case of natural death

The nominee/beneficiary will be entitled either to 105% of the total contribution (face value) or the cash value, whichever is greater.

In case of accidental death

If the participant passes away due to accidental causes, the nominee/beneficiary will be entitled to an amount of Rs. one million in addition to the benefit payable in case of natural death.

What if I need funds before the completion of term?

It is highly recommended that you persist with your chosen plan till your investment matures, as it allows for optimization of returns. However, we do provide the facility for full or partial withdrawals before the completion of term. You have the option to either withdraw your contribution all at once or in the form of regular installments. Your desired amount is made available by cashing the appropriate number of units available in your **Secure Wealth Fund**.

Full withdrawals

No additional charges will be levied in case you withdraw the entire cash value of units present in your **Secure Wealth Fund**.

Partial withdrawals

The facility of partial withdrawals is provided for a minimum withdrawal of Rs. 15,000 from **Secure Wealth Fund's** cash value, for a nominal charge of Rs. 500 per withdrawal. An amount of Rs. 25,000 or 20% of your investment current cash value, whichever of the two is greater, has to remain in your **Secure Wealth Fund** at all times.

What are the Minimum and Maximum periods for which I can invest?

To be able to generate optimal returns while keeping the terms as flexible for you as possible, Pak-Qatar Family Takaful has set the following periods for investment:

Minimum period: 5 years Maximum period: 10 years

A Simple Example

Mr. Abdullah has saved Rs. 1 million and wants to grow his savings for his future needs. He chose Investment Shield to protect and grow his investments.

Particulars:

Age	35
Term	5 years
Lump Sum Contribution (investment amount)	Rs. 1,000,000

* Units will be allocated upto 94.68% of total contribution

* An administration fee of Rs. 145 per month will be charged, subject to future revision at the company's sole discretion

* Investment Management charge of 1.5% per annum of fund value will be charged

Benefits Payable:

Event	at 8% growth	at 10% growth	at 12% growth
On completion of Term	1,279,408	1,405,033	1,540,280
On Natural loss of life	Rs. 1.05 Million or Cash Value (whichever is higher)		
On Accidental loss of life	As above + Rs. 1 Million		

Disclaimer:

After attaining age of 60 years, no Takaful benefit will be paid from IFTPF. In such a case, death benefit will be limited to the value of Secure Wealth Fund. Please treat the above illustration as an example only. For a detailed illustration plan, talk to us on 111-TAKAFUL (825238)