

**Takaful
Shield**
Decreasing Term Plan



About Pak-Qatar Family Takaful

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



Incorporated in 2006, and began operations in 2007, the company is registered and supervised by the Securities and Exchange Commission of Pakistan (SECP). An independent Shari'ah Supervisory Board chaired by Mufti Muhammad Taqi Usmani, certifies all products and operations for Shari'ah compliance. The company is rated A minus (having Stable Outlook) by JCR-VIS Credit Rating Co. Ltd.

The company's vision of providing financial protection through Takaful to everyone is supported by some of the strongest financial institutions in the State of Qatar and Munich-based FWU AG.

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. 533 million; the combined paid-up capital of the Group is Rs. 840 million.

The company is further strengthened by its Re-Takaful arrangements with Munich-Re, Hannover Re and Takaful-Re. We are well-positioned to ensure impeccable client service following heavy investments in procurement of state-of-the art technology from Malaysia and in SAP ERP solutions. We have strategic BancaTakaful alliance with FWU AG.

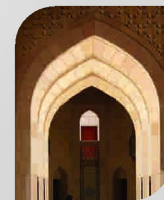
Our company is recipient of several domestic and international awards and nominations. In 2009, we won the 'Best Family Takaful' award by 1st National Achievers Award Karachi, and the 'Best Use of Technology' award by the Islamic Business & Finance Awards, UAE.

We are present in multiple heartlands of Pakistan and fast-moving into smaller cities and towns. As a flag-bearer of Takaful, we are constantly engaged in community-development through Takaful solutions.

Shari'ah Advisory Board

Our products and services are regulated and monitored by a Shari'ah Board comprising the following world renowned Scholars:

- Justice(R) Mufti Mohammad Taqi Usmani (Chairman)
- Mufti Muhammad Hassaan Kaleem (Member)
- Dr Mufti Ismatullah (Member)



Our Sponsors

Our three established sponsor banks together have a combined shareholder equity of over Qatari Riyals 14 bn (US\$3.8 bn) and total assets of over Qatari Riyals 95 bn (US\$26.12 bn). We have our Re-Takaful arrangements with world renowned Re-Takaful providers, which allow us to enjoy expertise of some of the strongest companies around the globe.



Qatar Islamic Insurance Company (QIIC) is the pioneer of Islamic Insurance in Qatar, is one of the fastest growing insurance companies in the State of Qatar.



Qatar International Islamic Bank (QIIB) is one of the most successful banks in the State of Qatar.



Qatar Islamic Bank (QIB) is the pioneer of Islamic Banking in Qatar and it presently stands amongst the top five Islamic Banks in the world.



FWU is a Munich-based financial service provider operating globally. They have specialized in developing and distributing Family Takaful products through alternate channels. FWU was awarded by Euro-money as the best Takaful Operator in the world in 2006.



Qatar National Bank (QNB) is one of the largest banks in Qatar with the largest share of the banking sector. It has a strong presence in all parts of the financial sector.



Masraf Al Rayan is a progressive new force in the world of banking, a present embodiment of future Shariah-compliant banking. It has a paid-up capital of over US\$1 billion and an entirely Shariah-compliant portfolio of products.



The Amwal Group is Qatar's leading investment banking, asset management and wealth management firm.



PAK-QATAR FAMILY TAKAFUL

Head Office

PAK-QATAR FAMILY TAKAFUL LIMITED
102 - 105, Business Arcade, Block 6, P.E.C.H.S, Sharea Faisal,
Karachi 75400
UAN: (021) 111-TAKAFUL(825-238)
Ph: (92 21) 3431 1747 - 56
Fax: (92 21) 34386451

Branch Network

Karachi (Shaheed-e-Millat)
2nd Floor B-8 Survey Street No. 35-P/1, Central Commercial Area, Block 7 & 8 Shaheed-e-Millat, K.C.H.S.
Ph: (021) 34302984-87
Fax: (021) 34302938

Karachi (NIPA)
1st Floor, Maqbool Heights, Block 10, Gulshan-e-Iqbal, Main NIPA Bridge, University Road, Karachi 75300.
Ph: (021) 34837111-114 (4 lines)
Fax: 021-34837115

Karachi (Saddar)
8th floor, NACON House, Deen Muhammad Wafai Road, Karachi 74200.
Ph: (021) 35224065-66-67
Fax: (021) 35224069

Hyderabad
1st floor, Business Avenue, Plot # B-15/03, Block 15, Railway Cooperative Housing Society, Auto Bahan Road, Latifabad # 3.
Ph: (022) 3820385-88, 3820292, 3820287 & 3820279
Fax: (022) 3820389

Rahim Yar Khan
1st floor, Zaka clinic, opposite MCB branch, Hospital Road.
Ph: (068) 5883701, 5884701, 5885701 & 5007783

Islamabad
E-104, 4th Floor Chenab Centre, Blue Area, Jinnah Avenue.
Ph: (051) 2804133-35 & (051) 2804138-40
Fax: (051) 2804160

Rawalpindi
2nd & 3rd Floor, Ramazan Plaza, Plot # 28-B, Block B, Satellite Town, Murree Road, Pindi. 46000
Ph: (051) 4572061-64
Fax: (051) 4572060

Lahore (Muslim Town)
Umar Street, 21-Faiz Road, Old Muslim Town.
Ph: (042) 35912801-07
Fax: (042) 35912817

Lahore (New Garden Town)
2nd floor, Plot # 14-A, Ali Block, New Garden Town.
Ph: (042) 35912521-24
Fax: (042)35912528

Faisalabad
Faisal Center, 3rd Floor Sharaha-Faisal, Chen One Road, Peoples Colony-I.
Ph: (041) 8556768-73
Fax: (041) 8556774

Gujrat
Ground Floor, Tariq Plaza, Adjacent Bundhan Marriage Hall, Rehman Shaheed Road
Ph: (053) 3532451-52

Multan
1st floor, Al-Razzaq plaza, Opp. Civil Hospital, Abdali Road.
Ph: (061) 4584537-40
Fax: (061) 4584500

Gujranwala - I
1st floor, Trust plaza, Block J, near Jinnah library, G.T Road.
Ph: (055) 3842381-3

Gujranwala - 2
1st floor, Liberty Plaza, Block I, Sialkot Road, Kamboh Colony.

Sialkot
Suite # B-13, First floor, Jawad Centre, Defence Road.
Ph: (052) 3573801-03

Toba Tek Singh
House # 2, Housing colony scheme, Rejana Road, near National Bank of Pakistan.
Ph: (046) 2510699

Jehlum
Empire plaza, 2nd floor, Machine Mohallah No. 3, Old G.T road.
Ph: (0544) 610647 & 610651

Jhang
5 Civil lines, SP House Road, Jhang Saddar.

Quetta
1st Floor, Taj Centre, Plot # 652, Atlas Bank Building, Near Manan Chowk, M.A. Jinnah Road
Ph: (081) 2865560-63
Fax: (081) 2865564

Peshawar
Office No. 406-410, 4th Floor, City Towers, Block-C, Plot No. 18-E University Road.
Ph: (091) 5703675-80
Fax: (091) 5701960

Kotli
1st Floor, Roshan Plaza, Hafiz Aslam Road, Azad Kashmir.
Ph: (05826) 448120-22



Takaful Shield
Decreasing Term Plan

A Support... You Can Trust



PAK-QATAR FAMILY TAKAFUL
Together for Better

E-mail: familytakaful@pakqatar.com.pk

Website: www.pakqatar.com.pk

Registered & Supervised by the Securities and Exchange Commission of Pakistan

EVERNEWCONCEPTS
www.pakqatar.com.pk

UAN: (021) 111-TAKAFUL(825238)



What is Takaful?

Takaful is a Halal & Ethical way to fulfill your financial protection and savings needs

Takaful is an Islamic way of safeguarding yourself and your family against specific risks which can result in financial losses. It is a transparent and ethical arrangement which assists participants to share their risks on the basis of brotherhood and mutual solidarity for common good. This concept is inherent in the Arabic word 'takafala' meaning joint guarantee. The system follows thus:

1. Individuals come together on a common platform and pool a small amount called Contribution on the basis of Taburru into the Waqf Fund, operated by the Takaful Operator (i.e. Pak-Qatar Family Takaful), to protect themselves and each other against specific risks;
2. By virtue of this contribution payment the person becomes the member of the Waqf Fund and is called the Participant;
3. The Takaful Operator acts as an administrator of the Waqf Fund and carries out its role in the capacity of a Wakeel (Manager);
4. In case of Participant's death, the Waqf Fund will cover the resulting financial loss and pay that amount to his/her beneficiary;
5. Surplus amount i.e. the amount remaining in the Waqf Fund after paying off claims and meeting expenses may be distributed amongst the Participants as per the advice of the Shari'ah Advisory Board;

Put simply: If, God Forbid, a family's sole breadwinner passes away, leaving behind dependents, Takaful will come to their rescue by protecting them from financial hardships.



What is... Takaful Shield Decreasing Term Plan?

Mr. Tahir Hasan is a 35 year old father of three children. He is working as a middle-level Manager in a Pharmaceutical company and earns enough to meet his personal and family needs, including the various liabilities he has incurred, such as:

- i) Repayment of his Home Finance Installments
- ii) Car Ijarah Payments, and
- iii) Miscellaneous Debts

What if, God Forbid, Tahir unexpectedly passes away?

How will his family/dependants cope up with these debt payments and avoid defaulting or incurring penalties? Typically, it is done either through one's life savings or by borrowing further loans. Both ways mitigate only short-term risks and is never considered a long-term or permanent solution.

A better, safer, and more dignified way of protecting yourself and your family from defaulting on your financial obligations due to death is through the Takaful Shield Decreasing Term Plan.

Once covered through Takaful, Tahir's family will no longer be liable to pay for their House Financing and/or Car Ijarah liabilities. Instead, Takaful will pay off the entire outstanding debt amount.

How Will the Plan Work?

Takaful Shield Decreasing Term Plan is a specialized Takaful plan. In this plan, the amount of Takaful coverage decreases over the term of the plan and may be designed to tie in with the outstanding amount of your debts.

The participant will have full coverage during the first year. However, this coverage will reduce each year by a small amount until it runs out completely on term completion. A lump sum is payable in the event of death to nullify the outstanding debt.



How to Apply for Plan Membership?

- i. You have the convenience to choose a contribution payment mode from the following two options:
- ii. Regular Contribution Plan: In this mode of payment, contribution may only be paid annually

Membership Specifications

Participant's Age Limits at Entry	Minimum Age	Maximum Age
	20	65
Membership Term	Minimum Term	Maximum Term
	5 years	30 years
Minimum Contribution Amount - Single z Plan	Rs. 8,000/-	
Minimum Contribution Amount - Regular Contribution Plan	Rs. 6,000/annum	

Takaful Contribution Table per 1000 of Face Value:

Age/Term	5	10	15	20
20	2.492	2.139	1.683	1.637
25	2.677	2.347	1.920	1.898
30	2.948	2.663	2.297	2.330
35	3.39-8	3.207	2.962	3.110
40	4.202	4.207	4.210	4.569
45	5.746	6.149	6.595	7.205
50	8.817	9.882	10.846	11.618
55	14.364	15.999	17.373	-
60	22.090	24.228	-	-
65	32.286	-	-	-

Note: A plan fee of Rs. 300 will be added to the Takaful Contribution for calculating Gross Annual Contribution

Example: At the age of 35, Face Value of Rs. 2 million and Coverage Term of 10 years, the Gross Annual Contribution will be calculated as follows:

$$(Takaful Contribution per 1000 * Face Value) + 300 = Rs. 6,713$$

Waiver of Contribution as % of Basic Plan Gross Contribution:

Age/Term	5	10	15	20
20	0.066%	0.215%	0.364%	0.604%
25	0.065%	0.213%	0.365%	0.609%
30	0.068%	0.225%	0.391%	0.658%
35	0.078%	0.259%	0.457%	0.777%
40	0.096%	0.325%	0.588%	1.018%
45	0.135%	0.464%	0.866%	0.000%
50	0.217%	0.767%	0.000%	0.000%
55	0.390%	0.000%	0.000%	0.000%



Benefits Offered under Takaful Shield Decreasing Term Plan

The Takaful Shield Decreasing Term Plan offers the following Takaful benefits to the participants:

1. **Takaful Benefit in an Event of Death:**
The Assignee (Islamic Bank) or the Beneficiary receives a lump sum applicable cash benefit to offset the total outstanding debt.
2. **Takaful Benefit on Completion of Membership term:**
The Plan does not include an investment option. However, in an event of Surplus in the Waqf Fund, there may be a provision for its distribution amongst the participants.
3. **Flexible Contribution Payment:**
Contributions may be paid either periodically or as one-time up-front full payment.
4. **Supplementary Benefits:**
Waiver of Contribution on Permanent Total Disability: Your remaining Takaful Contribution Fee will be waived in an event of permanent and total disability.
5. **Free-Look Period:**
You may cancel your plan within 14 days of membership issuance for a refund of Contribution Fee paid.