



CIRCULAR

Sub. : Takaful Contribution for basic life and supplementary benefits.

Pursuant to the authority conferred by Waqf Rules (IFTPF), following are the Takaful Contributions for basic life and supplementary benefits offered by Pak-Qatar Family Takaful Limited (PQFTL). These Takaful Contributions are calculated using age based charges as mentioned below and are effective from 1st May, 2008.

However these Takaful Contributions are subject to change without notice as and when deemed necessary by PQFTL.

Basic Life Takaful Contribution:

These Takaful Contributions are deducted from PIA on monthly basis and will be contributed to IFTPF for Takaful Coverage the relevant sum covered as defined in Participant Membership Document (PMD). Takaful Contributions shown below are per thousand per annum (p.a) of sum covered for basic life.

Age nearest birthday	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
Takaful Contribution per 1,000	0.76	0.76	0.76	0.81	0.85	0.90	0.95	1.01	1.06	1.12	1.19	1.26	1.34	1.42	1.51	1.61	1.74
Age nearest birthday	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
Takaful Contribution per 1,000	1.87	2.01	2.17	2.36	2.56	2.79	3.06	3.36	3.71	4.10	4.56	5.08	5.67	6.36	7.14	8.04	9.10
Age nearest birthday	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68
Takaful Contribution per 1,000	10.30	11.65	13.15	14.80	16.60	18.53	20.57	22.70	24.93	27.26	29.73	32.35	35.13	38.12	41.34	44.81	48.56
Age nearest birthday	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
Takaful Contribution per 1,000	52.60	56.95	61.65	66.72	72.20	78.14	84.56	91.52	99.04	107.2	116.0	125.5	135.8	147.0	159.1	172.2	186.3

Family Income Benefit (FIB)

This supplementary benefit provides for pre-determined monthly benefit. Takaful Contributions shown above for Basic Life Takaful Contribution per 1,000 p.a rupees will apply for FIB subject to maximum age 65 both for male and female life and are applicable to the sum of remaining monthly benefits till end of the FIB term as defined in the supplementary Membership documents of FIB.

Waiver of Contribution on total permanent disability (WOC)

This supplementary benefit provides for waiver of contribution due to accident or sickness subject to conditions mentioned in the supplementary Membership Document of WOC. Takaful Contributions shown below are applicable to the sum of remaining regular contributions, per 1000 p.a.

Age nearest birthday	18-25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
Takaful Contribution - Male Life	0.89	0.90	0.91	0.92	0.93	0.94	0.96	0.99	1.02	1.05	1.09	1.13	1.18	1.23	1.29	1.37	1.45	1.55
Takaful Contribution - Female Life	0.97	0.98	0.99	1.01	1.02	1.04	1.07	1.11	1.16	1.21	1.26	1.33	1.40	1.48	1.57	1.68	1.80	1.95
Age nearest birthday	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
Takaful Contribution - Male Life	1.66	1.78	1.94	2.11	2.31	2.55	2.83	3.15	3.54	3.98	4.49	5.08	5.73	6.47	7.27	8.14	9.08	10.09
Takaful Contribution - Female Life	2.11	2.31	2.53	2.79	3.10	3.46	3.87	4.36	4.93	5.60	6.37	7.25	8.23	9.33	10.54	11.85	13.25	14.76

Hospital Daily Allowance (HDA)

This supplementary benefit provides for daily allowance (ranging from Rs. 500 to Rs. 3,000 per day during hospitalization) subject to conditions mentioned in the supplementary Membership Documents of HDA. Takaful Contributions shown below are per annum applicable to HDA benefit per Rs. 500 per day.

HDA Takaful Contribution per 500/day.	18 to 40	41-50	51-60
Male Life	1,112	1,765	2,746
Female Life	1,438	2,354	2,746

Accidental Death & Dismemberment (AD&D)

This supplementary benefit provides for death and disability benefit due to accident subject to conditions mentioned in the supplementary Membership Documents of AD&D. Takaful Contribution for AD&D is uniformly changed @ Rs. 1.89 per 1,000 p.a of AD&D benefit selected for all ages between 18-60.

Accidental Death Benefits (ADB)

This supplementary benefit provides for death benefit due to accident subject to conditions mentioned in the supplementary Membership Documents of ADB. Takaful Contribution for ADB is uniformly changed @ Rs. 0.92 per 1,000 p.a for all ages between 18-60.

Critical Illness Rider (CI)

This supplementary benefit provides benefits for 22 critical illnesses covered under this supplementary benefit, as detailed in PMD. Takaful Contributions shown below are per 1,000 p.a of the face value under CI.

Age Nearest Birthday	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
Male	0.83	0.9	0.99	1.07	1.14	1.21	1.29	1.37	1.45	1.54	1.64	1.75	1.88	2.04	2.21	2.42
Female	0.77	0.82	0.9	0.99	1.08	1.18	1.29	1.41	1.55	1.7	1.86	2.04	2.24	2.45	2.66	2.9
Age Nearest Birthday	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
Male	2.65	2.93	3.24	3.59	4	4.45	4.95	5.52	6.15	6.87	7.68	8.6	9.63	10.78	12.05	13.47
Female	3.15	3.42	3.71	4.03	4.38	4.76	5.16	5.59	6.07	6.6	7.21	7.9	8.68	9.57	10.55	11.64
Age Nearest Birthday	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
Male	15.03	16.76	18.66	20.77	23.09	25.63	28.36	31.29	34.38	37.66	41.11	44.74	48.52	52.45	56.65	61.31
Female	12.84	14.15	15.55	17.06	18.69	20.44	22.29	24.24	26.27	28.38	30.58	32.84	35.15	37.51	40.03	42.92

Permanent Total Disability Sickness (PTDS)

This supplementary benefit provides for the prepayment of the basic benefit under the main plan or Permanent & Total disability due to sickness subject to conditions mentioned in the supplementary Membership Document of PTDS.

Age	17	21	22	23	24	25	26	27	28	29	30	31	32	
Male	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.17	0.18	0.18	0.2	0.23	0.25	
Female	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.25	0.28	0.28	0.3	0.35	0.37	
Age	33	34	35	36	37	38	39	40	41	42	43	44	45	46
Male	0.28	0.31	0.35	0.38	0.45	0.49	0.55	0.63	0.71	0.8	0.92	1.05	1.2	1.37
Female	0.42	0.46	0.53	0.58	0.67	0.74	0.83	0.95	1.06	1.2	1.38	1.57	1.8	2.05
Age	47	48	49	50	51	52	53	54	55	56	57	58	59	60
Male	1.57	1.81	2.09	2.41	2.8	3.24	3.75	4.34	5	5.72	6.54	7.4	8.34	9.35
Female	2.35	2.72	3.14	3.62	4.2	4.87	5.63	6.51	7.5	8.58	9.8	11.1	12.5	14.03

Please note that all Takaful Contributions mentioned above are annual but in view of our product nature & system behavior these are charged on monthly basis by cancelling of units from PIA. The Takaful Contributions would be deposited as donation into the IFTPF. The Takaful Operator fee of 25% would be taken out by the Takaful Operator from the IFTPF to cover its expenses for life and all supplementary benefits except C.I where it is 35%.

In case of any query please contact us at iftakaful@pakqatar.com.pk.

Waqas Ahmad
Senior Manager (Operations)

Dated : 31st December 2010