



PAK-QATAR
FAMILY TAKAFUL

Priority Takaful Plan

Gold



Together for the Future

111-TAKAFUL (825-238)

www.pakqatar.com.pk

Priority Takaful Plan (Gold)

Priority Takaful Plan (Gold) is a win-win solution for both your financial protection and long-term savings and investment needs.

Priority Takaful Plan (Gold) combines your need for Takaful protection and your wish for savings growth. The plan facilitates the family heads in providing their loved ones a comfortable and an honorable life through the beauty of regular savings. It accumulates small savings and grows it into a large fund over a period of time to fulfill your dreams for your family.

The plan offers very attractive cash values due to higher rate of unit allocation in 1st year i.e 70%

Benefits Offered

Withdrawal Options

Indexation

To protect your investments from inflation, index your Contribution and/or Face Value by 5%, 10% or 15%.

Maturity

Participant receives the Cash Value available in his *PIF and the accumulated surplus, if any, from the Waqf (وقف).

Surplus Sharing

Surplus in the Waqf (وقف) Fund, if any, can be distributed amongst the Participants at the end of every year.

Top Up

Increase your investment portion by making additional Contributions at any time. Minimum top-up-amount should be Rs.15,000/-.

Permanent

Withdraw entire cash value from *PIF (Participant's Investment Fund) at no extra cost.

Partial

Make ad-hoc or regular withdrawals from *PIF. No withdrawal charges levied till the fourth withdrawal in a single membership year. Minimum partial withdrawal is Rs. 15,000/-.

Fulfilling Your Dreams...

A small commitment and discipline can go a long way in securing the

*Participant Investment Fund

fulfillment of your dreams:

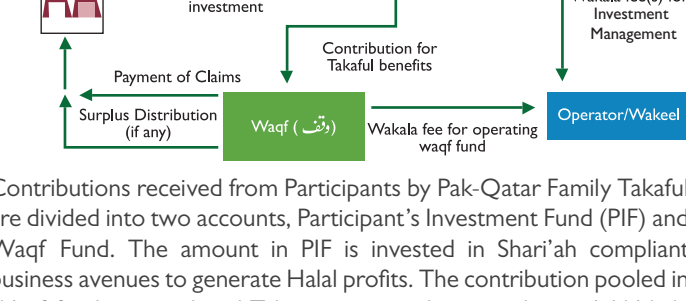
- Children's Education and Marriage
- Retirement Income
- Buying a new House
- Pilgrimage for Hajj/Umrah
- Family Vacations
- Other savings purposes

Supplementary Benefits:

Priority Takaful Plan (Gold) offers the option to increase the protection levels by making additional Contribution to the Waqf Fund:

- Accidental Death Benefit
- Accidental Death and Dismemberment
- Permanent Total Disability – Sickness
- Family Income Benefit
- Waiver of Contribution
- Critical Illness
- Additional Term Takaful
- Hospital Daily Allowance

How does Priority Takaful Plan (Gold) Function?



Contributions received from Participants by Pak-Qatar Family Takaful are divided into two accounts, Participant's Investment Fund (PIF) and Waqf Fund. The amount in PIF is invested in Shari'ah compliant business avenues to generate Halal profits. The contribution pooled in Waqf fund is considered Tabarru & is used to pay claims. A Wakala fee(s) is deducted for services rendered in Investment Management and for operating Waqf Fund. Any surplus generated in the Waqf may be distributed back to the Participants at the end of each year.

A Simple Example

Mr. Abdur Rehman is a 35 years old happily-married having 3 children aged 7 years, 5 years, and 3 years. The plan specifications and benefits of his Priority Takaful Plan (Gold) is illustrated hereunder:

Assumed Particulars:

Age	35 years
Membership Term	20 years
Contribution Paying Term	15 years
Yearly Contribution	Rs. 200,000/-
Face Value	Rs. 3,000,000/-
Fund Strategy	Balanced: 100%
Expected Growth Rate	8%

Benefits Payable:

On Maturity (Cash Value)	Rs. 6,506.426/-
On Death	Higher of Face Value or Cash Value

Disclaimer: 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.

Membership Features

- Contribution Limits:
 - Minimum Contribution : PKR 200,000 per annum
 - Maximum Contribution : No limit
- Age at entry:
 - Minimum age at entry : 18 Years
 - Maximum age at entry : 65 Years
- Maximum age at Maturity: : 85 Years

OR
Plan can be continued till age of 85 of the participant member

About Pak-Qatar Family Takaful

Pak-Qatar Family Takaful Limited (PQFTL) is the first and largest Family Takaful Company in Pakistan.

An independent Shari'ah Advisory Board chaired by Mufti Muhammad Taqi Usmani certifies all products and operations for Shari'ah compliance.

The company's shareholders include some of the strongest financial institutions in the state of Qatar such as Qatar Islamic Insurance Company (QIIC), Qatar International Islamic Bank (QIIB). The company has the highest paid capital in the industry Pak-Qatar Family Takaful Limited has one of the largest Takaful branch networks across Pakistan (over 70 branches in 60+ cities).

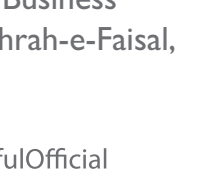
Shari'ah Advisory Board

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)
- ▶ Dr. Mufti IsmatUllah (Shariah Advisor & Member)
- ▶ Mufti Muhammad Hassaan Kaleem (Member)

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