

### What if I have any questions or concerns?

In case of any queries, feel free to get in touch with us at our helpline 111-000-787. You may also contact your nearest branch.

### Will I have access to my savings?

Yes, you are allowed to withdraw funds from your investment account, subject to a positive cash value of your investments. This however, is not recommended as it may adversely affect the maturity value of the policy.

### Who is responsible for paying the claim?

Pak Qatar Family Takaful Limited (PQFTL) is responsible for paying your claim.

### Can I partially withdraw funds from my savings?

No. Partial withdrawal of funds is not allowed.

### What documents do I need to avail Askari Asaan Takaful Plan Takaful Save & Protect Plan?

Apart from having an account with AKBL, you only need to submit your CNIC copy.

### Sample Illustrations

**Customer Age:** 29 Years

**Plan Term:** 20 years

**Contribution:** PKR 30,000 annually

TERM	CASH VALUE		
	7%	9%	11%
10	322,005	356,901	395,728
15	578,306	680,300	801,718
20	907,004	1,137,293	1,432,687

### Disclaimer

- The cash values given in the sample illustration are estimated based on assumptions.
- The actual values may be higher or lower than the ones shown above, depending upon the performance of the underlying investments.
- The cash values have been worked out at assumed investment growth rates of 7%, 9% and 11% per annum.
- Certain charges apply on the membership; please refer to the personalized illustration of benefits for details.
- A description of how the contract works is given in the Participant's Membership Document (PMD). This brochure gives a general outline of the product. The above figures are indicative and for illustration purposes only.
- Service charges and taxes will be applicable as per the Bank's schedule of charges or Taxation laws as stipulated by the relevant authorities.
- Past performance of the fund is not necessarily a guide to future performance. Any forecast made is not necessarily indicative of the future or likely performance of the fund.
- This product is underwritten by Pak-Qatar Family Takaful Limited.
- This product is not guaranteed or insured by the Bank or its affiliates and is not a Bank's product. The Bank is only acting as a distributor in providing this facility and cannot be held responsible for settling claims emanating from this Scheme or for the approval or rejection of any claim or for any act or omission on the part of the Insurer.
- Pak-Qatar Family Takaful Limited is registered & supervised by Securities and Exchange Commission of Pakistan.

\* Terms and conditions apply



## askari Asaan Takaful Plan

111-000-787 [www.akbl.com.pk](http://www.akbl.com.pk)

### Askari Bancatakaful

Life is all about choices and the decisions we make. The simple decisions that we make every day, have the largest impact on our financial future and in turn, on our dreams. It is difficult to get the courage to make decisions when you have so little information about the situation ahead. Our Shariah compliant products are structured to help you plan ahead and make these right decisions.

Askari Bank Limited, in collaboration with Pak-Qatar Family Takaful Limited, offers you **Askari Asaan Takaful Plan**; a Shariah compliant product structured to help you conveniently build your long-term savings and ensure that your family is protected against any unforeseen event.

### Key Benefits

- Shariah Compliant** – Underwritten by Pak-Qatar Family Takaful Limited
- No Medical Examination\*** – Simply answer a few health related questions
- Convenience** – Amount deducted automatically through Auto-Debit instructions
- Quickprocessing** – Online policy underwriting
- Satisfaction Guaranteed** – 14 days Free Look in period

### Product Features

All regular contributions paid during the tenure of the plan are used to ensure the following benefits:

### Death Benefit

Askari Asaan Takaful Plan Takaful Save & Protect Plan comes with a built-in basic Takaful Benefit

that allows the beneficiaries to receive the fund in case of death of the Participant (Membership Holder) during the tenure of the plan. The beneficiaries are paid the higher of:

**Sum Assured**  
(Annual Contribution x Membership Term)

OR

**Cash Value**  
(Value of total invested contributions at the time)

### Maturity Benefit

At maturity, Participant (Membership Holder) will receive the cash value in his/her investment account.

### Allocation of Investment

All your investments are managed by a Professional Fund Manager whose aim is to exceed expectations through exceptional returns and transparency while at the same time guaranteeing financial prudence. Backed by carefully selected portfolio of investments, a strong Shariah board along with rigorous due diligence mechanism ensures that all the investment and subsequent returns adhere to strict Shariah guidelines.

### Frequently Asked Questions

#### What is Takaful?

Takaful, is a unique Shariah Compliant alternative to insurance. It is essentially a cooperative risk-sharing mechanism established for the well-being of the community. Based on the concept of mutual cooperation, solidarity and brotherhood, Takaful participants contribute to

protect one another against unpredicted risk and catastrophe.

#### What is the minimum/maximum contribution amount required to avail this plan?

You can select your contribution amount from the following contribution bands:

	2,500	3,000	3,500	4,000	4,500
Monthly	7,500	9,000	10,500	12,000	13,500
Quarterly	15,000	18,000	21,000	24,000	27,000
Half-yearly	30,000	36,000	42,000	48,000	54,000
Annual					

#### Can contribution amount be different from these pre-defined bands?

No. You need to select from the above defined contribution bands.

#### Am I eligible for the plan?

This plan is available to all AKBL customers from 18 to 60 years of age. Since it is a long-term Takaful & Saving product, the minimum duration of the plan is 10 years. There is no maximum plan period as long as the age of the membership holder does not exceed 70 years upon maturity.

#### How does this product work?

Your regular contributions during the tenure of the plan are segregated in to two parts; a certain portion goes to the Waqf fund which ensures cash benefit in case of death and the remaining goes to your investment account which steadily builds up to give a good maturity value.

#### Can I increase or decrease my contribution amount?

Yes, you can increase or decrease the contribution amount within the defined contribution bands.