

انتباہ

- یہ پروڈکٹ آدم جی لائف اشورنس کمپنی لمیٹڈ، ونڈو تکافل آپریٹنگز کی ہے۔ بینک یا اس سے الحاق ادارے اس کی کوئی ضمانت نہیں دیتے اور نہ ہی یہ بینک کی کوئی پروڈکٹ ہے۔
- بینک ایک ایجنٹ کے طور پر آدم جی لائف اشورنس کمپنی لمیٹڈ، ونڈو تکافل آپریٹنگز کی جانب سے یہ سہولت فراہم کر رہا ہے اور کسی بھی معاملے یا شریک تکافل کو یا اس کے سینئر شریک یا کسی سے فریق سے متعلق کسی قسم کا ذمہ دار نہیں ہے۔
- یہ فیملی تکافل پروڈکٹ پونے سے جزا ایک شریعت کے مطابق پانچ ہے جس کی سرمایہ کاری پر خطر بھی ہو سکتی ہے اور یونٹ فنڈ کی کارکردگی پانچ کی ابتدائی سرمایہ کاری پر گواراست اثر انداز ہو سکتی ہے۔
- تمام آدم جی لائف ونڈو تکافل آپریٹنگز پت اسلامی درخواستوں پر عمل درآمد اور منظوری آدم جی لائف اشورنس کمپنی لمیٹڈ، ونڈو تکافل آپریٹنگز کی طرف سے ان کے مختلف قوانین کے تحت ہوتی ہے۔ بینک کسی بھی طرح سے درخواست کے عمل درآمد اور تصدیق کا ذمہ دار نہیں ہے۔
- یہ بروشر سرٹیفکیٹ کے تحت ملنے والے فوائد کا صرف تعارف فراہم کر رہا ہے۔ تفصیلی معلومات کس طرح یہ سرٹیفکیٹ کام کرتا ہے اس کے لیے ”شریک تکافل کی ممبر شپ دستاویزات“ سرٹیفکیٹ جاری ہونے کے بعد جاری کئے جاتے ہیں۔
- یہ ضروری نہیں کہ فنڈ کی ماضی کی کارکردگی مستقبل کی کارکردگی کے لئے ایک مثال ہو۔ مستقبل کے بارے میں کہی جانے والی کسی بھی پیش گوئی فنڈ کی نمائندہ کارکردگی کا اشارہ نہیں کرتی ہیں اور نہ ہی آدم جی لائف ونڈو تکافل آپریٹنگز اور نہ ہی بینک اس کا ذمہ دار ہو گا۔
- ہمارے سٹاک کے نمائندے آپ کو فوائد کے متعلق متعین کر دے گا۔ / سٹاک پر پیش فراہم کریں گے۔ مختلف شرائط وضوایا کی مکمل سمجھ و بچہ کے لیے مثال میں دینے گئے نوٹس ملاحظہ کریں۔ وہر تم صرف سمجھانے کے مقاصد کے لیے ہر قدم اور نیچے بھی کی جاسکتی ہے تکافل آپریٹر اس کی ذمہ داری نہیں ہے۔

آدم جی لائف اشورنس کمپنی لمیٹڈ
ونڈو تکافل آپریٹنگز

رجسٹرڈ آفس:

آفس نمبر 505 پانچویں منزل، آئی ایس ای ہاؤس 55-بی،
جناح یونیورسٹی، ایف ایف اسلام آباد

پرنسپل آفس:

تیسری اور چوتھی منزل، آدم جی ہاؤس۔
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Disclaimer:

- This product is underwritten by Adamjee Life Assurance Company Limited – Window Takaful Operations (WTO). It is not guaranteed or issued by “Bank” or its affiliates and is not a product of the Bank.
- The Bank is acting as a corporate takaful agent of Adamjee Life Assurance Company Limited - WTO which underwrites the plan and the Bank shall not be held responsible for any liability under the plan in any manner whatsoever to the participant (s) or claimants(s).
- Adamjee Life WTO Bachat Al Islami is a Unit Linked takaful Plan which is subject to investment risk. The investment risk shall be borne by the participant and actual maturity and surrender values may be lower or higher than the projected figures.
- All Adamjee Life WTO Bachat Al Islami applications are processed and approved by Adamjee Life Assurance Co. Ltd. - WTO, as per their underwriting guidelines. “Bank” is not responsible for processing and approval of these applications in any way, whatsoever.
- This brochure only provides an introduction to the benefits available under the plan. A detailed description of how the contracts works is given in “Terms & Conditions” attached with the Participant Membership Document (PMD) , which will be provided after the issuance of the certificate.
- The past performance of the investment fund is not necessarily a guide to future performance. Any forecast is not necessarily indicative of future or likely performance of the funds and neither Adamjee Life Assurance Co. Ltd. - WTO nor “Bank” will incur any liability for the same.
- A personalized illustration of benefits will be provided to you by our sales representative. Please refer to the notes in the illustration for a detailed understanding of the various terms and conditions along with in the projected cash values. These values are only for understanding purpose and can be go up or down and not guaranteed.

Adamjee Life Assurance Co. Ltd.
Window Takaful Operations

Registered Office:

Office No. 505, 5th Floor, ISE Towers, 55-B,
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Principal Office

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Fund Transfer Fee: surrender at any time.
The first two switches in a Membership Year are free. A charge of Rs. 300 will be made for any further switches in that Membership Year.

Mudharib's Share: 30% on investment return of the WAQF

Certificate Terms & Eligibility

Min entry age	Max entry age	Min Certificate term
18 years	70 years	5 years
Min Contribution paying term	Max Certificate Term	
5 years	25 years or up to age of 80 exact whichever comes first	

Basic Contribution Payment mode:

Minimum Contribution:

Mode	Minimum Contribution per installment	
Mode Annual	Rs.20,000/-	
Semi-annual	Rs.15,000/-	(Rs. 30,000/- Annually)
Quarterly	Rs.10,000/-	(Rs. 40,000/- Annually)
Monthly	Rs. 5,000/-	(Rs. 60,000/- Annually)

- Payment Mode: (Annual, Semi-Annual, Quarterly & Monthly)

Contribution Allocation and & Wakalatul Istimar Fee Structure

Membership Year	% of Basic Contribution Allocated* to Participant Investment Account (PIA)	% of Contribution as Wakalatul Istimar Fee
1	75%	25%
2	90%	10%
3 & onward	100%	0%

* Before the deduction of basic plan risk contribution

Bonus Allocation:

As you continue the participation for longer term you will gain the higher rewards in terms of Continuation Bonuses. The extra units will be allocated to your cash value. This extra units allocation is in addition to the basic units of allocations, provided Certificate has been in-force through the regular and timely payment of Contributions, not being lower or less than the initial Basic Contribution and there has been no partial withdrawal taken from the Certificate. The Continuation Bonus allocation is as follows.

Certificate Year	% of Initial Basic Contribution Allocated to PIA Account
5	10%
7	20%
10	30%
Life Event Bonuses*	- 50% Bonus on Son’s University Admission - 50% Bonus on Daughter’s Wedding - 50% Bonus on Retirement

*After completion of 10 certificate years and certificate remains inforce through timely payment of contribution regardless of the maturity of the Certificate, the participant is eligible for Bonus on any one of these Life events (whichever comes first) during the entire tenure of the certificate. Subject to satisfactory proofs.

Charges

Certificate Fee: Nil

Fund Management Charges: An annual Fee of 1.75% of the Cash Value from the PIA deducted on a monthly basis.

Wakalat-ul-Istismaar Fee: Year 1 : 25%, Year 2: 10% , Year 3 onward: 0%

Bid/ Offer Spread: 5% of all Contributions allocated to the PIA Unit Account.

Takaful Contribution: With reference to attained age and based upon the Risk profile & sum at risk, a monthly contribution is transferred into PTF (Waqf) from PIA. A portion, 35% of Takaful Contribution will go to the Operator's Sub-Fund as PTF management fee

Surrender Charge / Partial Withdrawal Fee: A flat surrender processing fee of Rs. 500 applies when making a partial withdrawal or

Free built-in Pilgrimage Coverage*

PKR 2 Million Coverage on Accidental Death during Hajj.
*Coverage will be terminate when person covered reached Age 65.

Optional Supplementary Benefits:

You can enhance the Protection Benefit by selecting any or all of the following optional Suppli- mentary Benefits subject to payment of additional contribution.

- Spouse Protection Supplementary Benefit**
In the unfortunate event of the death of the covered person's spouse during the enforce term of this Supplementary Benefit, the Supplementary Benefits' sum covered is payable.
- Level Term Supplementary Benefit**
The feature guarantees as lump sum amount payable to the chosen beneficiary in case of death of the person covered.
- Waiver of Contribution Supplementary Benefit (WOC-Death)**
On death of the person covered, AL - WTO will pay the initial (un-escalated) basic contribution for the remaining term of the rider, The beneficiary will receive the maturity benefit at the end of the certificate term.

- Critical Illness Supplementary Benefit**
A lump sum benefit is paid to you in case you are diagnosed with one of the listed 20 diseases (as mentioned in Critical Illness Benefit provisions) during the enforce term of this Supplementary Benefit. The lump sum benefit is additional to your main certificate benefit.

- Accidental Death & Disability**
A lump sum benefit is paid to you or your chosen beneficiary in case of accidental death & disability

- Waiver of Contribution Supplementary Benefit (WOC-Disability)**
On total permanent disability of the person covered, AL - WTO will pay the initial (un-escalated) basic contribution for the remaining term of the supplementary benefit or earlier recovery or death.

- Monthly Income Benefit**
On the death or permanent and total disability of the person covered due to accident or sickness during the in-force term of this supplementary benefit, AL - WTO shall pay a monthly income benefit for the remaining term of this Supplementary Benefit or earlier recovery or death.
- Hospital Cashback Benefit**
On admission in the hospital due to injury or sickness for consecutive period of at least 24 hours, daily cash benefit will be paid. For admission in Intensive care unit (ICU), the cash benefit payable will be increased to twice the daily cash benefit.

Following three plans are available to choose from for daily cash benefit:

Benefits Plan	Annual Contribution (Rs.)	Daily Cash Allowance for Hospitalization (Rs. per day)	Allowance in case of Admission to ICU (Rs. per day)
A	1,500	2,000	4,000
B	3,500	5,000	10,000
C	6,500	10,000	20,000

Certificate Maturity Benefit

At the time of maturity of the certificate term the person covered will get the amount equal to his/her cash value.

Investment Booster: (Ad Hoc/Top-Up)

By depositing a minimum payment of Rs. 10,000/- (over and above your regular contribution) you can enhance the growth of your invested capital through Top up. Top Up payment which has no upper limit will be allocated at 102% in the unit account and can be made & withdrawn anytime during the certificate term to boost your accumulated cash value.

Partial Withdrawal

Certificate offers the option of making partial withdrawals from your account value. Withdrawals can be made 4 times in a certificate year and are limited to 50% of the net cash surrender value subject to maintaining a minimum net cash surrender value of Rs. 20,000/-/-. The minimum Net Cash Surrender Value limit may be revised by the Operator from time to time.

Inflation Protection: Indexation (Optional)

This is a value-added feature to cover the inflation impact. Your contribution will increase every year by 5% or 10% of the previous years' contribution with this option. The cash value will also increase accordingly.

Monthly Annuity Benefit (Optional)

On survival of the Person Covered till maturity of the Certificate, the Monthly Annuity Benefit (if opted) will be given as per the term selected by the Person Covered. The term can be 5, 10, 15 or 20 years. The units will remain invested over the annuity term. A minimum annuity benefit of Rs.5000 per month is applicable. If the annuity amount falls below this, the annuity will be terminated and the balance paid out as a lump-sum.

Investment Options – An Opportunity for Growth

Contributions paid for Adamjee Life WTO Bachat Al Islami shall be invested by default in low risk. However, you may choose to invest in a moderate to high risk funds described below that suits your investment strategy and risk appetite. The returns earned after deduction of risk charges, monthly admin and investment management charges are credited to the unit account balance and accumulate as the certificate holder's cash value.

Unit Pricing methodology

AL-WTO uses forward unit pricing methodology.

Our low risk funds include:

Taameen Fund (Income Fund):

Low risk fund with aim to offer regular and steady returns from investment in wide variety of shariah compliant debt securities including bank deposits , government securities etc. without any exposure to corporate bonds and equities.

Our medium to high risk funds include:

Saman Fund (Balanced Fund):

Medium risk fund with aim to provide growth in investment value by investing in shariah compliant debt-instruments, equities and real estate.

Maza'af Fund (Aggressive Fund):

High risk fund with aim to earn higher returns in medium to long term by investing in diversified mix of shariah compliant equities, debt instruments and real estate.

We live in a world which is full of uncertainties, where financial Planning plays a crucial role in your family's future prosperity.
Apart from working hard, you need to plan ahead. You need one solution that can connect with all your personal financials with ease and keep your family protected and also compliment your religious belief.

Adamjee Life-Window Takaful Operations has designed a product that can be customized to cater your specific needs.

Adamjee Life WTO Bachat al Islami plan is a high allocation Shariah Compliant regular contribution unit linked certificate. A greater proportion of contribution is allocated to units in the early certificate years. The benefits of the certificate are largely linked to the value of the investments of the professionally managed Funds in which a proportion of the contribution is invested.

Now with Adamjee Life WTO Bachat al Islami, you can enjoy life without worrying about the promises you have made, we are here to fulfill them.

Note: This is a family Takaful product which has two distinct elements i.e., Takaful Protection and Investment. The investment component is linked to the performance of underlying assets under unit linked fund(s).

What is Takaful?

The word Takaful is derived from the Arabic verb Kafala, which means to guarantee; to help; to take care of one's needs. Takaful is a system of Islamic insurance based on the principle of Ta'awun (mutu- al assistance) and Tabarru (voluntary contribution), where risk is shared collectively by a group of participants, who by paying contributions to a common fund, agree to jointly assist themselves against loss or damage to any one of them as defined in the pact. Takaful is operated on the basis of shared responsibility, brotherhood, solidarity and mutual cooperation.

How Does the Takaful Membership Operate?

Adamejee Life- Window takaful Operations (AL-WTO) takaful model is based on the Wakalah-Waqf principal. Individuals in the community come together for a common purpose and contribute into a Waqf Fund operated by a Window Takaful Operator to protect themselves against future financial losses.

Benefits Of Adamjee Life WTO Bachat Al Islami Plan

Protection Benefit

In case the covered person dies during the certificate term, the sum covered or accumulated cash value whichever is higher less any partial withdrawals, will be paid to the beneficiary(ies).

Choice of Family Takaful Coverage

You have the option to choose from the different levels of family takaful coverage ranging from 5 to 30 protection multiple for the same amount of contribution.

Free-Look Period

The certificate offers a free-look period of 14 days during which you can cancel your certificate by contacting Adamjee Life - WTO, and have your contribution refunded. However, AL - WTO reserves the right to deduct the expenses incurred on medical examination(s) of the participants in connection with the issuance of this certificate (if any).



آدم جی لائف ونڈ وکافل آپریشنز
بجٹ الاسلامی پلان

بونٹ اکاؤنٹ میں مختص کئے تمام زر شمولیت کا 5 فیصد