

- Benefits Payable in Early Termination (From 2nd year to Maturity):  
PIA plus  
Distributable Surplus, if any

#### Contribution Allocation Percentages to Participants

Year	Bancatakaful Channel
1	25%
2	80%
3	95%
4 onwards	100%

#### Free Look Period

Certificate can be cancelled within 14 days of issuance and refund of contribution is subject to deduction of medical fee, if any.

#### PIA Fund Management Fee

1.5% per annum of PIA fund value.

#### Annuity Options

Participant can receive the maturity proceeds in the form of regular payments.

#### Indexation (Optional)

Contribution can be increased by 5% to 10% per annum.

#### At Your Service

Choosing the right investment plan is always difficult. Our expert Financial Consultants specialize in understanding you and your family's financial goals and then preparing a financial plan that really hits home.

#### Disclaimer:

- This product is underwritten by Dawood Family Takaful. It is not guaranteed or insured by Soneri Bank Limited or its affiliates and is not a Soneri Bank Limited product. Dawood Family Takaful will be responsible for settlement of claims to the insured customer(s) or beneficiary(ies).
- The premiums in the plan are invested in Funds managed by Dawood Family Takaful.
- The past performance of Dawood Family Takaful is not necessarily a guide to future performance. Any forecast made is not necessarily indicative of future or likely performance of the funds and neither Dawood Family Takaful nor Soneri Bank Limited will incur any liability for the same.
- Our sales representative will provide a personalized illustration of benefits to you. Please refer to the notes in the illustration for a detailed understanding of the various terms and conditions.
- Please refer to the policy document for a detailed understanding of the various terms and conditions.
- Supplementary benefits may be available if the life covered is aged 55 years or less nearest birthday at the time of issuance.
- Soneri Bank Limited is acting as a distributor on behalf of Dawood Family Takaful and is not and shall not be held responsible in any manner whatsoever to any person, including but not limited to the insured customer(s), beneficiary(ies) or any third party.
- This brochure contains only general information. It does not constitute an offer to buy or sell a Takaful Plan or service nor is it intended to provide any financial advice. Any person interested in this plan should read and consider its complete Terms and Conditions before making a decision.
- The investment risk may be borne by the Policyholder and actual maturity or surrender values may be lower or higher than projected figures.
- Please refer to company website for target asset mix of underlying fund.

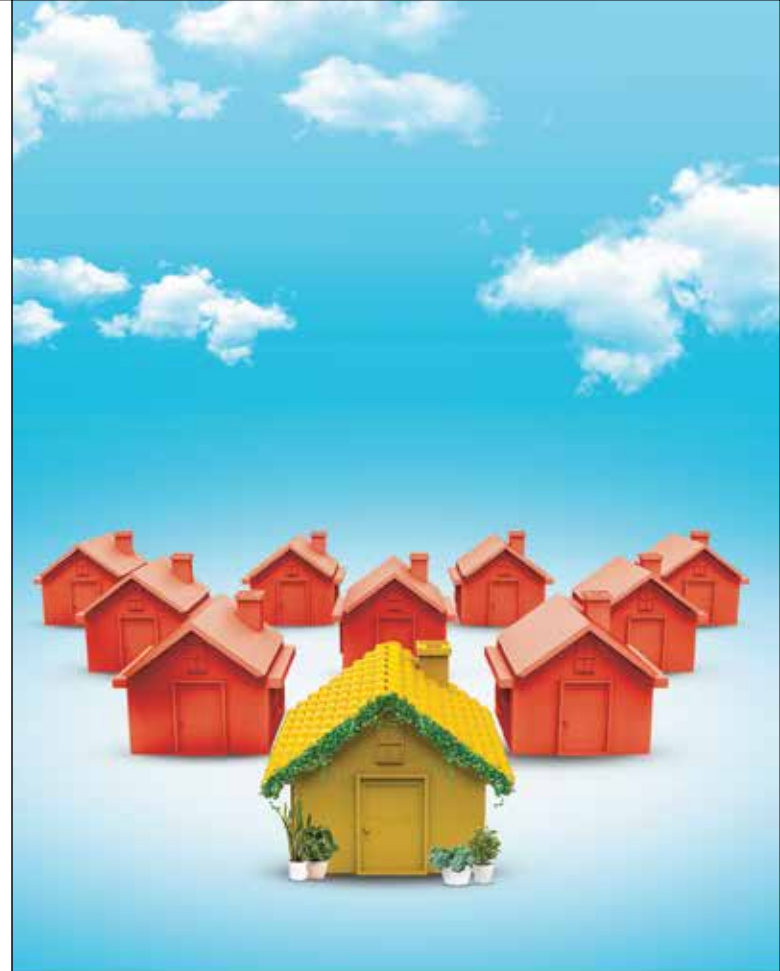
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Roshan Har Qadam



# SUNEHRA MUNAFA TAKAFUL PLAN

Get secured for life



Your financial stability and well-being today, is not a guarantee for tomorrow. However, with proper financial planning, you can manage and overcome the uncertainty of future events and secure your own and your family's future.

Sunehra Munafa Takaful Plan is the perfect combination of Takaful Protection and Investment Return to provide financial peace of mind. This plan is written by Dawood Family Takaful Ltd. It helps you put aside fears of the future's unpredictability in a Shariah-compliant manner.

## Benefits

**More For You** - You can expect higher returns over the long-term by investing in unit-linked Shariah-compliant investment funds.

What it means is greater finances for you to fulfill your future plans and dreams. Be it building your dream house, educating your children, giving your daughter her dream marriage or simply a peaceful retired life, everything is possible with a step in the right direction.

**Flexibility** - Everyone has unique financial requirements. Because choice matters, you can choose whether to invest entirely in any one of our Shariah-compliant funds, or distribute your contributions between a range of lucrative funds.

Choose anywhere between 10 and 40 years, and create a plan that suits your long or short-term needs. Sunehra Munafa Takaful Plan offers a choice between 3 investment funds:

- Income Funds
- Balanced Fund
- Aggressive Fund

Because life's circumstances change, you always have the option to easily switch between funds.

## Forever Protected

The future's events may not be in our control, but the unforeseen can always be prepared for with precautions. Sunehra Munafa Takaful Plan provides Shariah-compliant protection for your family if, tomorrow, you are no longer with them in this world.

In the unfortunate event of untimely demise (Allah forbid), Sunehra Munafa Takaful Plan will pay:

1. **Sum Cover from Participant Takaful Fund (PTF)**
2. **Accumulated balance of your investment account value (PIA)**
3. **Distributable Surplus from Waqf (PTF), if any**

Know that you have a way to always provide a better future for your family.

### Top-up Contribution

You have the flexibility to further increase fund value by investing excess money at any time.

### Easy Maturity Settlement

Based on the investment term chosen for your Sunehra Munafa Takaful Plan, you are entitled to receive your full fund value at the time of maturity.

### Partial Cash Withdrawal Facility

Deal with emergencies as they emerge. After the payment of your second-year contribution, you can easily withdraw money to meet the unexpected (conditions apply).

### Lasting Protection (Optional)

Even if your contributions stop, Sunehra Munafa Takaful Plan provides you the unique features of continued protection. Your certificate shall be kept in-force by cancellation of units at the prevailing unit price to make your donations to the Participant's Takaful Fund (PTF) so long as there are units to support such contributions.

### Choose Additional Coverage

The Soneri Munafa Takaful Plan also gives you the option of further customizing through supplementary benefits that provide additional protection. Seamlessly attach any of the following to your plan:

- Accidental Death Benefit (ADB)
- Accidental Death/Disability Benefit (ADDB)
- Funeral Expense Benefit (FEB)
- Family Income Benefit (FIB)
- Total Permanent Disablement (TPD)
- Waiver of Contribution (WOC)

## Features

- Age at entry: 18 to 65 years
- Term of Contribution: 10 to 40 years
- Maximum Maturity Age: 75 years
- Minimum Cover Multiple: 5 times basic contribution
- Benefits Payable on Maturity: PIA plus Distributable Surplus, if any
- Benefits Payable in the Event of Death: Sum Cover plus PIA plus Distributable Surplus, if any