



## DFT Taleem Takaful Plan Financial Protection & Saving Plan

DFT Taleem Plan is best suited for the participant's desire to plan for Child's Education/Marriage along with providing financial protection to their family in accordance with the Shariah principles.

This is designed to help you plan your future financial needs. It is a Shariah compliant investment and financial protection vehicle which can secure your future financial wellbeing.

### Features of DFT Taleem Plan at a Glance Term & Eligibility

Description	Minimum	Maximum
Entry Age	18 years	55 years
Maturity Age	28 years	65 years
Certificate Term	10 years	40 up to 65 years of age

### Minimum Contribution

Mode of Payment	Yearly	Half Yearly
Minimum Contribution	15,000	10,000

### Optional Supplementary Riders

Below mentioned and any newly introduced rider can be attached to your investment plan, including the following:

- Accidental Death Benefit (ADB)
- Accidental Death and Disabilities Benefit (ADDB)
- Total and Permanent Disablement (TPD)
- Funeral Expense Benefit (FEB)
- Additional Takaful Benefit (ATB)
- Waiver of Contribution (WOC)
- Hospitalization Cash Rider (HCR)

### PROJECTION OF BENEFITS

Entry Age	35 Years
Annual Contribution (Rs.)	100,000
Certificate Term	20 Years
Contribution Payment Term	20 Years
Maturity at Age	55 Years
Maturity Benefit at 08%	3.40 Million
Maturity Benefit at 10%	4.25 Million
Maturity Benefit at 12%	5.34 Million

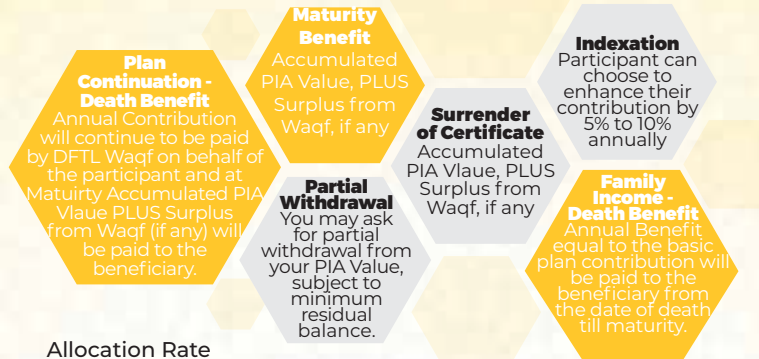
### Investment Risk

Investment risk shall be borne by the participants; actual maturity/withdrawal values may be higher or lower than the projected figures, depending on the performance of the underlying investment in the participant's investment fund. Past performance of the fund is indicative and not necessarily a guide or a guarantee of future performance.

**Investment Management Fee (Wakala Tharawat Fee)**  
1.5% per annum of PIA Value

**Partial Withdrawal Fee**  
PKR 300/- per withdrawal

### PLAN BENEFITS & KEY FEATURES



### Allocation Rate

Contributions made by the participant will be allocated as follows:

Contribution Year	1st	2nd	3rd	4th & Onwards	Top-Up Contribution
Allocation Percentage	50 %	80 %	90 %	100 %	100 %

### Death Benefit

Death benefit will be payable on death (Allah Forbid) of the participant during the certificate term.

### Partial/Withdrawal of Certificate

You may Surrender or Partial Withdraw from accumulated PIA Value at any time during the certificate term.

### Maturity Benefit

Maturity benefit will be payable on completion of the certificate term.

### How to lodge a Claim?

Allah forbid in case of any claim, submit a written intimation through Soneri Bank or directly to Dawood Family Takaful at [claim.advisor@dawoodtakaful.com](mailto:claim.advisor@dawoodtakaful.com) or at the below mentioned address.

Please refer to the Participant Membership Document for more details about lodging and processing of claim.

### Free Look Period

**You have 14 days to review your Certificate terms and conditions and during this time you can cancel the Certificate if needed. Your contribution will be refunded if the written request for cancellation is received within 14 days of the issue date of the Certificate. Please note that expenses incurred related to medical examinations will be deducted, if any.**

### UNIVERSAL FEATURES

- **Tax Credit**  
You can avail Tax Credit up to 20% of your taxable income by participating in any of the family takaful plan offered by the Dawood Family Takaful.
- **Investment Options**  
Participant can allocate the PIA amount in these Shariah managed funds, Income Fund, Balanced Fund, Aggressive Fund  
\*Fund switching is available
- **Waqf Surplus**  
Surplus in the Waqf fund, if any will be distributed among the participants based on approved mechanism.

- **Shariah Compliant**  
Riba Free Investment Growth Shariah Compliant Financial Protection.
- **Top-Up Contribution**  
Additional Investment into the PIA is allowed at any time
- **Shariah Board Members**  
Mufti Munib-Ur-Rehman - Chairman  
Mufti Syed Sabir Hussain - Member  
Mufti Syed Zahid Siraj - Member

### About Dawood Family Takaful Company Limited

Dawood Family Takaful Limited ("DFT") was incorporated in Pakistan as an unquoted public interest company on 4th May 2007 under the Companies Ordinance, 1984. DFT is amongst pioneers in the field of Family Takaful business in Pakistan. At "DFTL" we have a vision to aspire to be the preferred provider of Islamic financial protection services. As a member of First Dawood Group of Companies, Dawood Family Takaful Ltd is strongly capitalized to ensure our ability to timely meet the promises to our customers, and to offer assurance of reliability to our business partners.

### What is Takaful?

Takaful is an Islamic Insurance concept which is grounded in Islamic muamalat, observing the rules and regulations of Islamic law. Takaful is basically a system of Islamic insurance based on the principle of Ta'awun (mutual assistance) and Tabarru (voluntary contribution), where the risk is shared collectively by the group. The word Takaful is derived from the Arabic verb Kafala, which means to guarantee; to take care of one's needs.

### Difference between Takaful and Conventional Insurance

In conventional insurance, risk is transferred from one party to another. By taking out an insurance policy, an individual essentially is asking the insurance company to accept the complete risk in exchange for accepting an ongoing premium from the insured. But with takaful, the risk is shared among the members of the fund. If an event occurs that causes harm or damage to one member, all members bear the brunt of that event and contribute to overcoming it. Takaful members cooperate based on equality, solidarity, social responsibility, and honesty.

### Important Notes:

- This product is underwritten by Dawood Family Takaful. It is not guaranteed or Takaful by Soneri Bank Limited or its affiliates and is not a Soneri Bank product. Dawood Family Takaful will be responsible for settlements of claims to the Takaful customer(s) or beneficiary(ies).
- The past performance of Dawood Family Takaful's Funds 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 detailed understanding of the various terms and conditions.
- Please refer to the Certificate Documents for detailed understanding of the various terms and conditions.
- Soneri Bank Limited is acting as Corporate Insurance Agent on behalf of Dawood Family Takaful and shall not be held responsible in any manner whatsoever to any person, including but not limited to the Participant customer(s), beneficiary(ies) or any third party.
- The investment risk shall be borne by the Certificate holder and actual maturity or surrender values may be lower or higher than the projected figures.

### Disclaimer

This brochure is an outline summary of the "DFT TALEEM PLAN". Please read carefully and understand the basic features of the Takaful Benefit(s) and particularly with the risks related to your choice of investments. Before deciding to participate you should discuss with our Takaful Consultant for best advice.

The contents herein are the intellectual rights of Dawood Family Takaful Limited. In the event of discrepancy, ambiguity and conflict in the interpreting any information, terms or conditions in the brochure, the Participant Membership Documents shall prevail and supersede. Publication or duplication is strictly prohibited.



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