



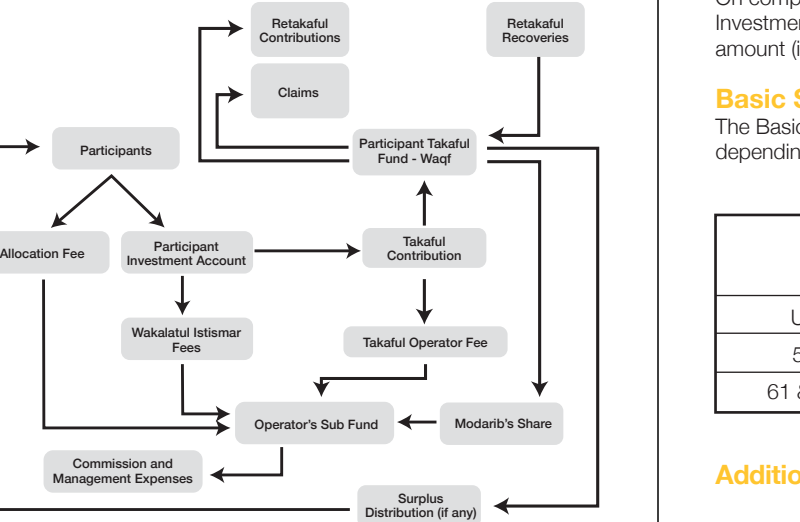
IGI Life - WTO Sunehra Ehad

Your prosperity is our promise.



It's worth talking about how you can take the first step today towards a lifetime of protection for you & your family.

In today's world of uncertainties, think about the range of your family's financial needs – to protect your family till retirement age, pay off a mortgage, daughter's marriage or make sure there's enough money down the road to help pay for your children's education – the list goes on & on.



Free Look Period
If you cancel your membership within a free look period of 14 days from the date of receipt of the Participant's Membership Document (PMD), you are entitled for a full refund of contribution less any expenses incurred by IGI Life WTO in connection with your medical or clinical examinations.

IGI Life - WTO Sunehra Ehad Plan
IGI Life - WTO Sunehra Ehad Plan is a unique combination of flexible savings, investment and protection. It offers you the peace of mind and takes care of the future of your loved ones by not only providing Takaful coverage but also giving a savings plan that is in line with the Shari'ah Principles. IGI Life -WTO Sunehra Ehad Plan enables you to build income for events like children's education, daughter's marriage, building / renovation of house or planning for carefree life after retirement. The earlier you own your plan, the lower the cost.

IGI Life has always been at the forefront, providing you with the best services according to your financial needs. We were amongst the first companies who obtained the license to initiate Window Takaful Operations in 2015. IGI Life -WTO Sunehra Ehad is being offered by IGI Life – Window Takaful Operations (WTO) and has been exclusively designed for Soneri Bank customers. It is only available through Soneri Bank branches.

What is Takaful?
Takaful is an age old Islamic concept of mutual help & support blended with modern concepts of Actuarial Science, Underwriting and Investment under the supervision of a Shari'ah Advisor. It is a Shari'ah compliant way of supporting each other in case of any unforeseen adverse event.

How does Takaful model work?

How Does the Takaful Membership Operate?
IGI Life - Window Takaful Operation (WTO) is based on the Wakalah-Waqf principal. Under the Wakalah-Waqf arrangement Individuals in the community come together for a common purpose and contribute into a Waqf Fund operated by a Takaful Operator to protect themselves against future financial losses.

Surplus Sharing
Participants of the takaful fund as per the terms and conditions of the waqf, can be entitled to a share of the fund in the form of surplus. This entitlement of surplus is in addition to the conventional benefits of the takaful plan. IGI - Window Takaful Operations calculate the surplus (if any) at the end of each year with the requisite approval from the shari'ah advisor and appointed actuary.

Takaful Benefits under IGI Life-WTO Sunehra Ehad Plan: Death Benefit
Death Benefit payable is the Sum Covered or Account Value in Participant's Investment Account (PIA) whichever is higher

PLUS
The accumulated account value of Top-Up amounts

PLUS
Surplus (if any) as per PTF memberships of WTO

Maturity Benefit
On completion of the membership term, the available Participant's Investment Account (PIA) value along with the account value of Top-Up amount (if any) will be payable to the participant.

Basic Sum Covered
The Basic Sum Covered will be a multiple of Basic Contribution depending on the age of the participant as follows:

Age	Multiples of Basic Contribution	
	Minimum	Maximum
Up to 55	5	100
56 to 60	5	50
61 & onwards	5	25

Additional Benefits and Features that can be availed:

If the participant opts for the Vitality Program at policy inception, the following will be applicable. The Participant can cancel the Vitality membership at any point in time. However, once the Vitality membership is cancelled, participant will have to participate in IGI Life Vitality integrated membership again.

Vitality Benefits:
• **Weekly Active Rewards:**
In the 1st week of activating the IGI Life Vitality app, the member gets a target to complete 300 points in a week.

How Vitality Works
Vitality rewards its members through a point system based upon physical activity and certain health related questionnaires. The program runs through the Vitality app on the participant's smartphone and points can be measured through the Health app or an optional wearable device.

Daily Points are awarded based on the number of steps taken for the day or increased heart rate to a level for minimum of 30 minutes, whichever is higher.

Physical activity is measured through the Samsung Health app on android phones and through the Health App on Apple iPhones. Both these apps sync with the IGI Life Vitality app in order to transfer the data to Vitality.

Points are awarded as per the below table:

• **Monthly Reward – Fitness Device Cash Back Benefit:**
Along with the weekly rewards, Vitality Members can earn up to 100% cashback towards the purchase price of a selected Fitness device over a 24-month period*, up to a maximum cashback cap on the purchase price. The member can earn their monthly cashback by performing physical activities over the course of the month, and subsequently earning the respective physical activity Vitality Points for those activities. By reaching a required physical activity points* threshold throughout the particular month, the member will receive an applicable cashback percentage level for reaching that particular points* threshold.

This Device Cashback gets credited to the participant's Top-Up Account every month according to the following table:

Activity Level	Steps Per Day	Points Awarded	Age 60+ boost
Minimum	5,000 – 7,499	0	50
Light	7,500 – 9,999	50	50
Moderate	10,000 – 14,999	100	50
Vigorous	15,000+	200	50

Points earned in a month	Device Cashback per month
< 1500	0%
1500 – 1,999	25%
2000 – 2,999	50%
3,000 or more	100%

*Terms & Conditions apply

• **Annual Vitality Integrated Benefit:**
Along with the Weekly and the Monthly reward, an annual integrated benefit accrues every year and is credited to the Top-Up Account at every fifth membership anniversary, subject to achievement of Silver, Gold or Platinum Vitality status. The percentage of the integrated benefit is dependent upon the Vitality Status and the Sum Covered multiple at the end of each year in the preceding 5-year period. The table below shows the percentages of the Vitality Integrated benefit:

Sum Covered Multiple	Status			
	Bronze	Silver	Gold	Platinum
5 to 10	0.0%	0.00%	0.00%	0.00%
11 to 20	0.0%	2.00%	4.00%	9.00%
21 and higher	0.0%	4.00%	8.00%	18.00%

The Bronze, Silver, Gold and Platinum Statuses refer to the status achieved by a member as a result of achievement of various goals and assessments / questionnaires, as set out under the terms and conditions.

Integrated benefit on Death:
In case of death, the Integrated Benefit accrued in the Top-Up Account will be given, in addition to the Death Benefit.

Integrated benefit on Disability:
In case of permanent total disability, the Integrated Benefits accrued till the date of disability, and not already credited to the Top-Up Account, will be credited to the Top-Up Account.

Integrated benefit on Surrender:
In case of full surrender, the Integrated Benefits accrued till the date of surrender, and not already credited to the Top-Up Account, will not be payable.

In case of partial surrender, the Integrated Benefit will not be credited to the Top-Up Account for that 5-year period in which the partial withdrawal was made.

Integrated benefit on Maturity:
At the time of maturity, the Integrated Benefit accrued in the Top-Up Account will be payable.

Miscellaneous Saliient Features:
The Integrated Benefit will not be credited to the Top-Up Account for the 5-year period in which Contribution payment was skipped. The membership holder needs to pay the due contribution in a year in that membership year or in advance in order to avail the Integrated Benefit.

If the member has more than one membership of the Vitality Integrated Takaful product, each membership will be eligible to receive the Integrated Benefit at the end of each 5-year period given the set criteria as stated in the terms & conditions of the integrated benefit are met.

If a member previously enrolled in the Vitality Active program decides to opt out, the integration benefits and the deduction of vitality fee will cease. However, the base unit linked plan will continue as is. Furthermore, the member will only be able to join again by participating a new membership.

What other benefits can Takaful plan provide?
There are various supplementary benefits which may be attached to enhance the Takaful coverage, these are as follows:

- **Waiver of Contribution – Disability:** WoC waives the future contributions in case of permanent total disability of the participant up to the end of term.
- **Additional Protection Benefit:** APB enhances the benefit payable on participant's death, whether due to accidental or non-accidental causes. The APB face amount is payable in a single lump sum in addition to any other death benefit payable under the basic membership.
- **Income Benefit - Death:** A monthly income benefit will be provided following the death of the participant up to the end of the elected term.
- **Income Benefit - Disability:** A monthly income benefit will be provided following the permanent total disability of the participant up to the end of the elected term.
- **Accidental Death Benefit:** ADB pays a lump sum amount in case of accidental death of the participant.

Minimum Basic Contribution
The minimum Basic Contribution of Plan with Vitality or without Vitality is as under.

Mode	Vitality	Non-Vitality
Annual	PKR 50,000	PKR 25,000
Semi Annual	PKR 25,000	PKR 15,500
Quarterly	PKR 12,500	PKR 6,250

For Top-Up Contributions - Minimum payment is PKR 100,000 with no limit on the maximum.

Contribution Indexation
Indexation is an optional feature offered in this plan. Under this feature your contributions and sum covered will increase by a fixed amount every year leading to a better cash value accumulation and consequently a higher maturity benefit. Even once opted, you still have a right to decline the option and continue paying level contribution subject to certain terms and conditions.

Contribution Allocation
The table below depicts the year wise percentages of the basic contribution:

Contribution Allocation Membership Year	Unit Allocation as % of Contribution to Account Value
1	55.0%
2	75.0%
3	95.0%
4	100.0%
5	100.0%
6 & onwards	104.0%
Top-Up	100.0%

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