

Adamjee Life WTO
Parvaaz Takaful Education and Marriage Plan

Adamjee Life – Window Takaful Operations, with an aim to add value to society, came up with a unique Family Takaful product that in addition to the takaful coverage from Waqf, offers opportunities for saving and investment in a Shariah Compliant way, so that the financial needs in future like education and marriage can be seamlessly fulfilled.

Benefits:

Coverage Benefit: In case of demise of the covered person (God forbid) during the certificate term, 5 times the basic annual contribution less any indebtedness will be paid as a lump sum. Moreover, Adamjee Life (WTO) will pay the lower of initial (un-escalated) basic contribution or the last basic contribution paid by the certificate holder for the remaining contribution paying term of the certification in certificate unit account, as and when due.

Certificate Maturity Benefit: At the time of maturity of the certificate, term the person covered will get the amount equal to his/her account value.

Contribution Allocation:

Year-wise allocation percentages of the participant’s contribution are shown in the table below:

Year	Allocation (%)
Year 1	55%
Year 2	70%
Year 3 to 5	100%
Year 6 to 10	103%
Year 11 to onwards	105%

Note: For a better understanding in making your selection according to your savings and needs, you may contact representatives at your nearest Habib Metropolitan Bank Limited branch.

Eligibility

The plan is available to all Habib Metropolitan Bank Limited customers between 18 to 60 years of age.

Claim:

In case of an unfortunate event, you may file your claim intimation through any HMB Branch walk in (in case of Bancassurance Policies), visiting the Adamjee Head Office or by visiting any of the Admjee branches in the country. For a swift speedy process, you may also call us at our call center **+92-111-11-LIFE (5433)** or simply visit our website, fill in the intimation form and email it to at claims@adamjeelife.com thereafter; you will be contacted for next steps.

Disclaimer:

• This product is underwritten by Adamjee Life Assurance Company Limited – Window Takaful Operatons (WTO). It is not guaranteed or issued by “Bank” or its affiliates and is not a product of the Bank.