

**Adamjee Life WTO
Parvaaz Takaful Savings Plan**

Adamjee Life's – (Window Takaful Operations) Adamjee Life WTO Parvaaz Takaful Savings Plan is a flexible unit link Investment Family Takaful Plan which provides both protection and savings. It ensures that your savings are invested in fully Shariah Compliant investment funds according to your risk appetite.

Benefits:

Coverage Benefit: In case the covered person dies during the certificate term, the sum covered or accumulated account 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.

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 onwards	100%

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 70 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 Adamjee 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 claims@adamjeelife.com. Thereafter, you will be contacted for next steps.

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.