

Efu Takaful Kamyab Mustaqbil Plan

In order to give better education and dream marriage to your children you put all your effort and want them to achieve 100% success in every challenge that they will be facing in future. you will require a suitable financial plan that ensures you don't compromise on your goals of your child's future. EFU Life - Window Takaful Operations presents EFU Takaful Kamyab Mustaqbil Plan (Education & Marriage plan) which will help you to save systematically so that you can secure your child's future needs.

Benefits:

Continuation Benefit: In the unfortunate event of death prior to the maturity of the plan, you would want to make sure that the future plans for your children are still fulfilled. The Continuation Benefit which is built into the plan will ensure that all future contributions will be paid by the PTF following the participant's death until the plan's maturity date. This means that the funds that you had planned for will still be available for your children.

Maturity Benefit: At the end of the membership term and whilst the participant is alive, the maturity benefit will be payable as follows:

- The Basic cash value of Participant's Investment Account (PIA) plus.
- The cash value from Fund Acceleration Contributions in the Participant's Investment Account.

Contribution Allocation:

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

| Year | Unit Allocation (%) |
|---------------|---------------------|
| Year 1 | 55% |
| Year 2 | 80% |
| Year 3 | 90% |
| Year 4 to 5 | 100% |
| Year 6 to 10 | 103% |
| Year 11 to 25 | 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 65 years of age.

Fund Acceleration Contribution (FAC):

In case the Participant has extra funds available, the plan provides the flexibility to channel these to the Plan and provide a boost to the savings. These lump sum contributions are called Fund Acceleration Contributions (FAC) and can be paid anytime during the year where policy is active. The minimum FAC payable is PKR 20,000 per payment.

Tax Rebate:

You can save up to 20% of your taxes and get takaful coverage. On EFU Life website you can use tax credit calculator to find the amount you can save. For more details visit below link:

<https://www.efulife.com/m/taxcalculator/indexCopy.php>

Claim:

In case of an unfortunate event, you may file your claim intimation through any HMB Branch walk in, visiting the EFU Head Office or by visiting any of the EFU branches in the country. For a swift speedy process you may also call us at our call center (021-111-338-436) or simply visit our website, fill in the intimation form and email it to us at cod@efuhemayahtakaful.com. Thereafter, you will be contacted for next steps.

Disclaimer:

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