

### Adamjee Life WTO Parvaaz Takaful Education & Marriage Plan

Product Details																			
Type of Plan	Unit link 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.																		
Membership Terms & Eligibility	<div>The plan is available to all Habib Metropolitan Bank Limited customers between 18 to 70 years of age.</div> <table><tr><th>Minimum Entry Age</th><th>Maximum Entry Age</th><th>Minimum Membership Term</th></tr><tr><td>18 Years</td><td>70 Years</td><td>10 years</td></tr><tr><th>Min Contribution Paying Term</th><th>Max Membership Term</th><th>Max Contribution Paying Term</th></tr><tr><td>10 years</td><td>25 years or up to the exact age of 70, whichever comes first</td><td>Equal to Certificate Term</td></tr></table>	Minimum Entry Age	Maximum Entry Age	Minimum Membership Term	18 Years	70 Years	10 years	Min Contribution Paying Term	Max Membership Term	Max Contribution Paying Term	10 years	25 years or up to the exact age of 70, whichever comes first	Equal to Certificate Term						
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Basic Plan Contribution	<div>The mode wise minimum contribution is as given in the table below:</div> <div>Payment Mode Min Basic Contribution</div> <table><tr><th>Contribution Mode</th><th>Min Basic Contribution</th></tr><tr><td>Annual</td><td>Rs. 25000/.</td></tr><tr><td>Semi-Annual</td><td>Rs. 15000/. (Rs.30,000/. Annually)</td></tr><tr><td>Quarterly</td><td>Rs. 8000/. (Rs.32,000/. Annually)</td></tr><tr><td>Monthly</td><td>Rs. 3000/. (Rs.36,000/. Annually)</td></tr></table> <div>There is no maximum limit for the contribution.</div>	Contribution Mode	Min Basic Contribution	Annual	Rs. 25000/.	Semi-Annual	Rs. 15000/. (Rs.30,000/. Annually)	Quarterly	Rs. 8000/. (Rs.32,000/. Annually)	Monthly	Rs. 3000/. (Rs.36,000/. Annually)								
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Adhoc	By depositing a minimum payment of Rs. 10,000/- (over and above your regular contribution) you can enhance the growth of your invested capital through Top up. Top Up payment which has no upper limit will be allocated at 103% in the unit account and can be made & withdrawn anytime during the certificate term to boost your accumulated cash value.																		
Unit Allocation	<div>Basic Contributions are allocated as per the schedule shown below.</div> <table><tr><th>Membership Year</th><th>% of Basic Contribution Allocated</th><th>Allocation Charge</th></tr><tr><td>Year 1</td><td>60%</td><td>40%</td></tr><tr><td>Year 2</td><td>70%</td><td>30</td></tr><tr><td>Year 3-5</td><td>100%</td><td>Nil</td></tr><tr><td>Year 6 to 10</td><td>103%</td><td>Nil</td></tr><tr><td>Year 11 and on wards</td><td>106%</td><td>Nil</td></tr></table> <div><b>Note:</b> For a better understanding in making your selection according to your savings and insurance needs, you may contact representatives at your nearest Habib Metropolitan Bank Limited branch.</div>	Membership Year	% of Basic Contribution Allocated	Allocation Charge	Year 1	60%	40%	Year 2	70%	30	Year 3-5	100%	Nil	Year 6 to 10	103%	Nil	Year 11 and on wards	106%	Nil
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Funds	<div>Membership holder has no option to select a unit fund based on his risk preferences and investment objective at the membership inception. The funds available are:</div> <div><b><u>Our low risk funds include:</u></b></div> <div><b>Taameen Fund (Income Fund):</b></div> <div>Low risk fund with aim to offer regular and steady returns from investment in wide variety of shariah compliant debt securities including bank deposits, government securities etc. without any exposure to corporate bonds and equities.</div> <div><b><u>Our medium to high risk funds include:</u></b></div> <div><b>Saman Fund (Balanced Fund):</b></div> <div>Medium risk fund with aim to provide growth in investment value by investing in shariah compliant debt-instruments, equities and real estate.</div> <div><b>Maza’af Fund (Aggressive Fund):</b></div> <div>High risk fund with aim to earn higher returns in medium to long term by investing in diversified mix of shariah compliant equities, debt instruments and real estate.</div> <div><b>Free built-in Pilgrimage Coverage*</b></div> <div>PKR 2 Million Coverage on Accidental Death during Hajj. *Coverage will be terminate when person covered reached Age 65.</div>																		
Death Benefits	<div>On death benefits payable equal to the greater of:</div> <div><ul style="list-style-type: none"><li>Sum assured or The cash value of units.</li></ul></div>																		

Product Charges	Application charges are as follows:	