Adamjee Life WTO Parvaaz Takaful Savings Plan

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my current cash value of underlying units in the membership (after deduction of all applicable charges) whi			
than the total contribution paid.	men may be less		

Optional Rider	Spouse Protection Supplementary Benefit
	In the unfortunate event of the death of the covered person's spouse during the enforce term of this Supplementary
	Benefit, the Supplementary Benefits' sum covered is payable.
	Level Term Supplementary Benefit
	The feature guarantees as lump sum amount payable to the chosen beneficiary in case of death of the person covered.
	Critical Illness Family Takaful Supplementary Benefit
	On occurrence of one of the listed diseases during the in-force term of this supplementary benefit, the supplementary benefit's sun covered is payable to the person covered.
	Accidental Death & Disability Supplementary Benefit
	On accidental death or permanent and total disability due to accident of the person covered during the in force term of this supplementary benefit, the supplementary benefit's sum covered is payable. In case of permanent total/par [®] disability, the sum covered is payable according to the Schedule stated in the Provisions.
	Waiver of Contribution Supplementary Benefit (WOC-Disability)
	On permanent and total disability of the person covered, Adamjee Life WTO Waqf will pay the initial (un-escalated) basic contribution for the remaining term of the supplementary benefit or earlier recovery or death on behalf of participant.
	Waiver of Contribution Supplementary Benefit (WOC-Death)
	On the death of the person covered, AL - WTO Waqf will pay the initial (un-escalated) basic contribution for the remaining term of the Supplementary Benefit. The Beneficiary will receive the maturity benefit at the end of the certificate term. Monthly Income Family Takaful Supplementary Benefit
	On death or permanent and total disability due to accident or sickness of the person covered during the in-force term of this supplementary benefit, a fixed monthly amount is payable for the remaining term of the supplementary benefit or earlier recovery (in case of disability)
	Level Term Family Takaful Supplementary Benefit
	On death of the person covered during the in-force term of this supplementary benefit, the supplementary benefit's sum covered is payable.
Disclaimer	This product is underwritten by Adamjee Life Assurance Co. LtdWTO It is not guaranteed or insured by "Bank" or its affiliates and it is not a product of the Bank.