



Salaam Family Takaful Limited

Salaam Life and Savings Plan

Illustration of Benefits for Salaam life and savings plan especially prepared for **Miss.Used**, Aged **24** years

Basic Details:

Name of Participant:	Used	Filer or Non-Filer:	Expected Commencement Date:
Date of Birth:	3/16/1999		
Gender:	F	Reference number:	Illustration valid till:

Coverage Details:

Code:	Plan:	Plan Term / Deposit Payment Term:	Benefit / Sum Covered:	Extra Mortality:	Initial Deposit:
DOC1056	Regular Deposits Plan	10 years / 10 years	Rs. 1250000 lump sum (Cover multiple: <u>Standard</u>)	Standard Terms	Basic Deposit Rs. 125000 Annually
<u>Supplementary Benefits:</u>					
Rider Name		10 years / 10 years	Rs. 1250000 lump sum	Total Deposit Payable: Rs. 125000 Annually	

MEDICAL REQUIREMENTS	Deposit Indexation: 0 %
	Face Value Indexation: 0 %

Table 1: Illustrative Values in PKR

				[9]% p.a. Unit Growth Rate / Rate of Return		[11]% p.a. Unit Growth Rate / Rate of Return		[13]% p.a. Unit Growth Rate / Rate of Return	
Membership Year	Age	Deposit for the year	Cumulative Main Plan Deposit Amount	Main Plan Death Benefit	Surrender Value	Main Plan Death Benefit	Surrender Value	Main Plan Death Benefit	Surrender Value
1	24	125,000	125,000	1,250,000	126,372	1,250,000	128,698	1,250,000	131,025
2	25	125,000	250,000	1,250,000	257,485	1,250,000	264,653	1,250,000	271,908
3	26	125,000	375,000	1,250,000	396,082	1,250,000	410,936	1,250,000	426,157
4	27	125,000	500,000	1,250,000	545,267	1,250,000	571,139	1,250,000	597,983
5	28	125,000	625,000	1,250,000	728,483	1,250,000	769,758	1,250,000	813,105
6	29	125,000	750,000	1,250,000	911,676	1,250,000	973,370	1,250,000	1,038,982
7	30	125,000	875,000	1,250,000	1,107,603	1,250,000	1,195,137	1,289,432	1,289,432
8	31	125,000	1,000,000	1,317,148	1,317,148	1,436,573	1,436,573	1,566,917	1,566,917
9	32	125,000	1,125,000	1,541,068	1,541,068	1,699,303	1,699,303	1,874,318	1,874,318
10	33	125,000	1,250,000	1,807,063	1,807,063	2,012,411	2,012,411	2,242,553	2,242,553
Membership Year	Age	Inflation adjusted [4]% Cumulative Main Plan Deposit paid		Inflation adjusted [3]% p.a. Unit Growth Rate / Rate of Return		Inflation adjusted [4]% p.a. Unit Growth Rate / Rate of Return		Inflation adjusted [5]% p.a. Unit Growth Rate / Rate of Return	
10	33	948,814		1,025,842	1,025,842	1,049,108	1,049,108	1,076,097	1,076,097

Fund Sharing Percentages:	Money Market Fund	100 %	Income Fund	0 %	Aggressive Fund	0 %
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Notes:

- Allocation Percentages:

Year 1: 100% Year 2: 100% Year 3: 100% Year 4: 100% Year 5+: 100%

- Bonus Allocation Percentages:

Year 5: 15% Year 10: 20% Year 15: 25% Year 20: 25% Year 25+: 25%

- Supplementary Benefits Description:

- Description of Supplementary Benefits given above is just for introduction. Please refer to Policy Document for membership Conditions and supplementary contracts for complete description.
- For illustration purpose, it is assumed that death occurs at the end of the year.
- An age based mortality charge applies for the takaful risk each year and is dependant on the sum at risk. No mortality charge applies in years where the surrender value exceeds the sum covered.
- The Death Benefit/Surrender Values given above are based on assumptions. The actual values can be higher or lower than the ones illustrated above depending upon the performance of the underlying investments of the takaful operator.
- The membership can be surrendered anytime during membership years without any surrender charges
- The underlying investments of the plan are In Money Market Fund and/or Income Fund and/or Aggressive Fund
- Salaam Family Takaful Limited reserves the right to impose a charge per fund switch after the first free of charge fund switch of each membership year.
- Salaam Family Takaful Limited reserves the right to impose administration charge per month
- Fund wise Investment Management Charges (IMC) will be deducted per annum of Net Asset Value (NAV) at every pricing as per below table.

Year 1: 1% Year 2: 2% Year 3: 3% Year 4: 4% Year 5+: 5%

- Surrender Values in the table above are net of all charges (if applicable).
- The unit growth rates / rates of return assumptions mentioned in the table above are before deduction of the Investment Management charges. These charges have been deducted from the unit growth rates / rates of return assumptions prior to determining the Illustrative Values in the tables above.
- No Bid Offer spread is applicable.
- The illustrative values do not take into account any partial surrenders
- All charges mentioned in the above notes are reviewable at the discretion of the takaful operator



Historical Performance :

The historical performances of Salaam Family Takaful Life's Funds are as follows :

Name of Proposed Participant:

Date of Birth:

Launch Date :

Fund Name :

Fund Category :

Risk Profile :

Year	2023	2024	2025	2026	2027
Yearly Returns (Gross)					
Average Return since inception of the fund: %					

Fund Name :

Launch Date :

Fund Category :

Risk Profile :

Year	2023	2024	2025	2026	2027
Yearly Returns (Gross)					
Average Return since inception of the fund: %					

Fund Name :

Launch Date :

Fund Category :

Risk Profile :

Year	2023	2024	2025	2026	2027
Yearly Returns (Gross)					
Average Return since inception of the fund: %					

Declaration by Participant :

I confirm that I have not made any verbal, written or electronic presentation which is in contradiction to this fund's historical investment performance presentation. I also confirm that I have not mislead or deceived the prospective client in any way.

Complaints in Respect of Insurance Policy

If you have any complaint or grievance against the Insurance Company, Broker, Agent, Surveyor or Bank Representative in respect of your insurance policy, you may file your complaint with the following offices:

1. Federal Insurance Ombudsman

2nd Floor, Pakistan Red Crescent Society, Annexe Building, Plot # 197/5, Dr. Daud Pota Road, Karachi.
Tel: (021) 99207761-62 Website: www.fio.gov.pk

2. Official Coordinator, Small Disputes Resolution Committee - Islamabad

The Management Executive, Insurance Division, 3rd Floor, NIC Building, 63 Jinnah Avenue, Blue Area, Islamabad. Tel: (051) 9207091 to 94 - Ext: 439 E-mail: complaints@secp.gov.pk

3. Official Coordinator, Small Disputes Resolution Committee - Karachi

The Deputy Director, Specialized Companies Division, 5th Floor, State Life Building No. 2, Wallace Road, Off I.I. Chundrigar Road, Karachi. Tel: (021) 32414204 E-mail: complaints@secp.gov.pk

4. Official Coordinator, Small Disputes Resolution Committee - Lahore

The Deputy Registrar of Companies, Company Registration Office, 3rd & 4th Floor, Associate House, 7 Egerton Road, Lahore Tel: (042) 99204962 to 66 - Ext: 28 E-mail: complaints@secp.gov.pk

بیمہ پالیسی کے متعلق شکایات

اگر آپ کو اپنی بیمہ پالیسی کے متعلق انشورنس کمپنی، بروکر، ایجنٹ، سرویئر یا بینک نمائندے کے خلاف کوئی شکایت ہو تو درج ذیل دفاتر میں رابطہ کر سکتے ہیں۔

وفاقی انشورنس محتسب

سیکٹر فلور، پاکستان ریڈ کرسنٹ سوسائٹی، انکیسی بلڈنگ،
پلاٹ نمبر 197/5، ڈاکٹر داؤد پوتا روڈ، کراچی
فون: 021-99207761
www.fio.gov.pk

دفتری رابطہ کار (لاہور)

اسما ڈسپوٹس ریزولوشن کمیٹی

سیکورٹیز اینڈ ایکسچینج کمیشن آف پاکستان

ایسوسی ایٹ ہاؤس، 3rd فلور، 07، ایگریٹر روڈ، لاہور۔

فون: (042-99204962-66 (Ext 28)

ای میل: complaints@secp.gov.pk

دفتری رابطہ کار (اسلام آباد)

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سیکورٹیز اینڈ ایکسچینج کمیشن آف پاکستان

تھرڈ فلور، این آئی سی ایل بلڈنگ، اسلام آباد

فون: 4-9207091-051 ایکسٹینشن 439

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سیکورٹیز اینڈ ایکسچینج کمیشن آف پاکستان

5th فلور، اسٹیٹ لائف بلڈنگ 02، ولاس روڈ،

آف آئی آئی چندریگر روڈ، کراچی۔

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