



The paramount goal for any parent is to protect their children's future. Being financially stable today, may not be enough tomorrow. This plan provides a platform that can give your child a secure future.

Aala Taleem Takaful Plan is the perfect combination of Protection and Investment Return, providing the security of your child's education needs. This plan is written by Dawood Family Takaful Ltd. It helps you put aside fears of the future's uncertainty in a Shariah-compliant manner.

## Benefits

**More For Your Child, More For You** - You can expect higher returns over the long-term by investing in unit-linked Shariah-compliant investment funds. What it means is greater finances for you to fulfill your child's educational needs, without having to sacrifice your future plans and dreams. Make it possible with just a step in the right direction.

**Flexibility** - Everyone has unique financial requirements. Choice matters, which is why you can invest either entirely in any one of our Shariah-compliant funds, or distribute your contributions between a range of lucrative funds. Choose anywhere between 10 and 40 years, and create the plan that suits your long or short-term needs.

Aala Taleem Takaful Plan offers a choice between 3 investment funds:

- Income Funds
- Balanced Funds
- Aggressive Funds

Because life's circumstances change, you always have the option to easily switch between funds.

## Forever Protected

The future may not be in our control, but the unforeseen can always be prepared for with precautions. Aala Taleem Takaful Plan provides Shariah-compliant protection for your family if, tomorrow, you are no longer with them in this world.

In the unfortunate event of untimely demise (Allah forbid), Aala Taleem Takaful Plan offers the following:

1. Plan Continuation Benefit: Contribution will be paid out to Participant Investment Fund (PIF) on behalf of the participant from Participants Takaful Fund (PTF) to ensure accumulation of sufficient funds at the time of your child's future needs.
2. Child Education Expenses: Plan's Basic Annual Contribution will be paid to the designated beneficiaries from the Participants Takaful Fund (PTF) to meet the educational expenses of your child.

Know that you have a way to always provide a better future for your family.

### Top-up Contribution

You have the flexibility to further increase fund value by investing lump sum amount at any time.

### Easy Maturity Settlement

Based on the investment term chosen for your Aala Taleem Takaful Plan, you are entitled to receive your full fund value at the time of maturity from PIA plus Distribution Surplus (if any).

### Partial Cash Withdrawal Facility

Deal with emergencies as they emerge. After the payment of your second year contribution, you can easily withdraw money to meet the unexpected (conditions apply).

### Lasting Protection (Optional)

Even if your contributions stop, Aala Taleem Takaful Plan provides you the unique features of continued protection. Your certificate shall be kept in-force by cancellation of units at the prevailing unit price to make your donations to the Participant Takaful Fund (PTF) as long as there are units to support such contributions.

### Choose Additional Coverage

Aala Taleem Takaful Plan also gives you the option of further customizing through supplementary benefits that provide additional protection. Seamlessly attach any of the followings to your plan:

- Accidental Death Benefit (ADB)
- Accidental Death/Disability Benefit (ADDB)
- Funeral Expense Benefit (FEB)
- Total Permanent Disablement (TPD)
- Waiver of Contribution (WOC)
- Additional Takaful Benefit (ATB)

## Features

- Age at Entry: 18 to 55 years
- Term of Contribution: 10 to 40 years
- Maximum Maturity Age: 75 years
- Benefits Payable on Maturity: PIA plus Distributable Surplus from Waqf, if any
- Benefits Payable in the Event of Death: Plan Continuation Benefit Child Education Expenses Benefit
- Benefits Payable in Early Termination (From 2nd year to Maturity): PIA plus Distributable Surplus from Waqf, if any

### Contribution Allocation Percentages to Participants

Year	Bancatakalaf Channel
1	25%
2	80%
3	95%
4 onwards	100%

### Free Look Period

Certificate can be cancelled within 14 days of issuance and refund of contribution is subject to deduction of medical fee, if any.

### PIA Fund Management Fee

- i. Bid-Offer Spread of 5%
- ii. Tharawat Fee of 1.5% per annum on the Net Asset Value of PIA
- iii. Modarib's Share equal to 20% of the profit earned on Waqf Investments
- iv. Policy fee PKR 55/- per month, charge as per mode with an average increase of 10% every year

### Annuity Options

Participant can receive the maturity proceeds in the form of regular payments.

### Indexation (Optional)

Contribution can be increased by 5% to 10% per annum.

### At Your Service

Choosing the right investment plan is always difficult. Our expert Financial Consultants specialize in understanding your and your family's financial goals and then preparing a financial plan that really hits home.

### Disclaimer:

This product is underwritten by Dawood Family Takaful. It is not guaranteed or Takaful by Soneri Bank Limited or its affiliates and is not a Soneri Bank Limited product. Dawood Family Takaful will be responsible for settlement of claims to the participant(s) or beneficiary(ies).

The contributions in the plan are invested in Funds managed by Dawood Family Takaful.

The past performance of Dawood Family Takaful is not necessarily a guide to future performance. Any forecast made is not necessarily indicative of future or likely performance of the funds and neither Dawood Family Takaful nor Soneri Bank Limited will incur any liability for the same.

Our sales representative will provide a personalized illustration of benefits to you. Please refer to the notes in the illustration for a detailed understanding of the various terms and conditions.

Please refer to the Participants Membership Document (PMD) for a detailed understanding of the various terms and conditions.

Supplementary benefits may be available if the life covered is aged 55 years or less nearest birthday at the time of issuance.

Soneri Bank Limited is acting as a distributor on behalf of Dawood Family Takaful and is not and shall not be held responsible in any manner whatsoever to any person, including but not limited to the participants, beneficiary(ies) or any third party.

This brochure contains only general information. It does not constitute an offer to get a Takaful Plan or service nor is it intended to provide any financial advice. Any person interested in this plan should read and consider its complete Terms and Conditions before making a decision.

The investment risk may be borne by the certificate holder and actual maturity or surrender values may be lower or higher than projected figures.

Please refer to company website for target asset mix of underlying fund.

### For more information:

Tel: +92-21-111-338-786

24/7 Phone Banking: 021-111-SONERI (786374)  
Over 285 branches & 300+ ATMs | www.soneribank.com  
@soneribankPK #soneribank\_Pk



Roshan Hiss Qadim