



HEMAYAH
EFU FAMILY TAKAFUL



EFU Hemayah Secure Income Plan

Retirement, Reimagined — Halal Income, Guaranteed

For decades, EFU Hemayah has helped individuals, businesses, and institutions secure their future through life protection, health plans, and wellness offerings. Now, we bring that same trust to retirement.

Through our expanding Retirement Solutions portfolio, EFU Hemayah supports:

- **Individuals** seeking to convert savings into stable, halal income
- **Corporates** aiming to support retiring employees with annuity options
- **Banks and mutual funds** offering tailored retirement-linked payouts or reinvestment

With various retirement solutions including these Annuity Products, EFU Hemayah is now your end-to-end partner for building and managing retirement with clarity, compliance, and compassion.

Introducing EFU Hemayah Secure Income Plan

Convert a one-time investment into a lifetime of certainty

EFU Hemayah Secure Income Plan transforms your lump sum savings into guaranteed, Shariah-compliant income. Whether you prefer fixed-term certainty or lifelong payouts, we offer flexible annuity options that protect against market risks, inflation, and uncertainty.

Plan	Ideal for	Income Duration
Life Annuity	Individuals or retirees seeking lifelong monthly income.	Income continues until the individual passes away.
Certain Annuity	Individuals or retirees wanting guaranteed payouts for a specific period.	Income continues for a fixed term of 10 or 15 years.
Guaranteed & Life Annuity	Ideal for individuals seeking a balance of certainty and lifetime coverage, as well as corporates designing structured retirement benefits.	Regular guaranteed income for 10 years, followed by lifetime payments for as long as you live. If you pass away during the first 10 years, your beneficiary continues to receive the remaining payouts.

Segments & Tailored Benefits

Who is This Plan For?

Tailored Benefits

Individuals

- Individuals converting savings into stable halal income
- Individuals ensuring predictable post-retirement cash flow
- Individuals protecting family with built-in death benefits

- Predictable halal income post-retirement
- Option to secure family with built-in protection
- Simple, one time investment

Corporates

- Corporates supporting retiring employees with structured income plans
- Corporates enhancing employee welfare programs

- Seamless post-retirement transition plans
- Retirement support with EFU Hemayah as a trusted partner

Banks & Mutual Funds

- Banks & Mutual Funds offering post-maturity annuity options
- Banks & Mutual Funds facilitating halal reinvestment strategies
- Banks & Mutual Funds improving lifecycle engagement with clients

- Reliable annuity options post-maturity
- Halal fixed-income reinvestment vehicles
- Enhances client trust, lifecycle engagement

Key Features

Shariah Compliance	Fully halal investments under certified Shariah supervision
Age	18 – 75 years (next birthday)
One Time Payment / Minimum Contribution	PKR 500,000 Maximum: No limit
Payout Mode	Monthly, Quarterly, Semi-Annual, or Annual
Income Indexation	5% and 10%
Allocation	Allocation as percentage of Contribution – 92.5%

Benefits

Surrender Benefits

If the membership is surrendered before completion of one year, a 10% withdrawal charge applies. After this period, surrender proceeds are payable as per fund value.

Maturity Benefits:

- **Life Annuity:** No maturity payment as income continues for life
- **Certain Annuity:** Remaining cash value (if any) is paid as a lump sum
- **Guaranteed & Life Annuity:** Maturity applies only to the guaranteed period

Death Benefits:

- **Certain Annuity:** Benefit payable will be outstanding cash value or continuation of annuity to beneficiary.
- **Life Annuity:** Natural Death: Basic Cash Value, Accidental Death: Twice Basic Cash Value

Guaranteed & Life Annuity:

- **Death During Guarantee Period:** The beneficiary may receive outstanding cash value or continue annuity payments
- **Death After Guarantee Period:**

Natural: Basic Cash Value

Accidental: Twice Basic Cash Value

Why EFU Hemayah Secure Income Plan?

- Backed by EFU Hemayah's decades of credibility in life and retirement products
- Trusted by individuals, corporates, and financial institutions
- 100% Shariah-compliant with ethical oversight
- No underwriting or complex documentation
- 5% annual increase protects your purchasing power
- Lifetime or fixed-term halal income

Product Charges

Charges	Rate/PKR
Admin charge	N/A
Bid Offer spread	0%
Investment Management Fee	2%
Entry Load	5%
PTF Contribution	2.5% of Lumpsum Contribution

Scan to calculate your expected payout

You can now easily calculate your expected payout through our online Secure Income Plan calculator. Simply scan the QR code to explore different annuity options, estimate your monthly or annual income, and see how your one-time investment can translate into guaranteed, halal retirement income tailored to your goals.



How EFU Hemayah Secure Income Plan Works

Let's look at three simple, real-world examples that show how all three plans deliver guaranteed, growing income in retirement:

Example 1

Takaful Annuity Certain (Fixed Term Income)

Ayesha

- Age: 60
- Plan Selected: 10-Year Annuity Certain
- Contribution: PKR 5,000,000 (one-time lump sum)
- Payout Frequency: Annual

How it works:

Ayesha receives PKR 679,348 in Year 1, continuing for a guaranteed 10 years, regardless of her survival. If Ayesha passes away during the term, her nominee continues receiving the remaining payouts or an outstanding cash value.

Example 2:

Takaful Life Annuity (Income for Life)

Imran

- Age: 60
- Plan Selected: Takaful Life Annuity
- Contribution: PKR 5,000,000 (one-time lump sum)
- Payout Frequency: Annual

How it works:

Imran begins receiving PKR 598,086 annually, he will continue receiving this increasing halal income for the rest of his life providing security and predictability in retirement.

Example 3:

Takaful Guaranteed & Life Annuity

Hafsa

- Age: 60
- Plan Selected: Takaful Guaranteed and Life Annuity
- Contribution: PKR 5,000,000 (one-time lump sum)
- Payout Frequency: Annual

How it works:

Hafsa begins receiving PKR 538,793 annually, she will continue to receive payments for a guaranteed 10 year period. The same payout will continue for the annuitant's lifetime and will cease upon death.

Claim

In case of an unfortunate event, you may file your claim intimation through EFU Life Head Office or by visiting any of the EFU Life 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

- * This product is underwritten by EFU Hemayah, hence EFU Hemayah is responsible for all underwriting risk.
- * Arrangement of all Annuity Claims, charges and payments relating to the Annuity Policies shall be the sole and exclusive responsibility of EFU Hemayah.
- * All Government taxes to be paid by the customer, if/when applicable.
- * The investment risk of the selected Fund shall be borne by the participant.
- * The past performance of fund is not necessarily a guide to future performance. Any forecast made is not necessarily indicative of future or likely performance of the funds and EFU Hemayah will not incur any liability for the same.
- * A description of how the contract works is given in the Participants Membership Document.
- * Please contact our Head Office or Retirement Solutions for a personalized illustration of benefits.

Shariah Advisor's Introduction

By the grace of Allah, at EFU Life, all Takaful operations are dealt in accordance with the principles of Shariah. All products of EFU Life's Takaful are approved by the Shariah Advisor. The Shariah advisor of EFU Life Assurance Ltd. – Window Takaful Operation is honorable Mr. Mufti Ibrahim Essa who acquired his specialization in Islamic Jurisprudence from Jamiah Darul Uloom, Karachi, under the supervision of Justice (R) Mufti Taqi Usmani. Mufti Muhammad Ibrahim Essa is associated with Darul Uloom Karachi in the capacity of fellow Juries since 2006 and has since issued more than two thousand written judgments on various religious, social, and ethical issues.

Mufti Muhammad Ibrahim Essa has a vast experience in the field of Islamic Banking and Takaful with numerous Financial Institutions running under his guidance. He is also renowned for performing successful Shariah audits of various Takaful companies in Pakistan. He is often referred to by different welfare and public institutions to discuss religious matters and their solutions. Mufti Muhammad Ibrahim carefully analyzed the financial model of EFU Life Hemayah Takaful and passed judgment on its purpose.

MUFTI MUHAMMAD IBRAHIM ESSA

Graduate from Jamiah Darul Uloom Karachi, Pakistan
Shariah Advisor – Islamic Finance and Takaful/Retakaful

المفتى ابراهيم عيسى

خريج الجامعة دار العلوم كراتشي
المشير الشرعي للأمور المالية الإسلامية

بسم الله الرحمن الرحيم

SHARIAH COMPLIANCE CERTIFICATE

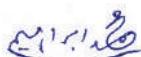
**SHARIAH COMPLIANCE CERTIFICATE
UNDER RULE 26(1)(e) OF TAKAFUL RULES, 2012
FOR EFU LIFE ASSURANCE LTD – WINDOW TAKAFUL OPERATIONS**

In the capacity of Shariah Advisor of EFU Life Assurance Ltd – Window Takaful Operations, I certify that I have reviewed the structure of EFU Hemayah Secure Income which is based on the Wakalah-Waqf takaful model. I have also examined all relevant processes and documents.

Based on Shariah rulings and to the best of my knowledge and belief, the EFU Hemayah Secure Income Plan by EFU Life Assurance Ltd – Window Takaful Operations, investment policy of the Takaful fund, relevant documents and processes are all Shariah compliant.

In my opinion, it is permissible from the Shariah point of view to obtain membership in this plan and benefit from it.

Dated: 19 December, 2025



Muhammad Ibrahim Essa
Shariah Advisor
EFU Life Assurance Limited Window Takaful Operations

EFU Life Assurance Ltd.

EFU Life House, Plot No. 112, 8th East Street, Phase 1, DHA, Karachi,
Email: retirementsolutions@efulife.com

Registered Office: Kamran Center, 4th Floor, Plot No. 85 East, Jinnah Avenue,
Blue Area, Islamabad, Phone: 051 - 8023215