HEMAYAH
EFU FAMILY TAKAFUL
PRIMUS

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Type PRIMUSHEM & send to 9898

HEMAYAH
EFU FAMILY TAKAFUL
PRIMUS

LIFE
BEYOND
ORDINARY

MESSAGE FROM THE CEO

I am pleased to welcome you to the world of exclusivity for our premium class of clientele called the PRIMUS.

PRIMUS is the first of its kind concept, extended to our Takaful clientele under the brand name Hemayah – Window Takaful Operations. Besides offering you a dedicated and personalized level of service, you can enjoy from a range of other value additions such as discounts on leading products & services, available under five broad categories – Food, Lifestyle, Leisure, Wellness and Insurance.

With PRIMUS loyalty program, you will experience a whole new world of exclusive benefits especially designed to cater to your needs.

This brochure is presented to you as a summary of the privileged services you are entitled to.

We look forward to being of service to you for many years to come.

Yours sincerely,

Mohammed Ali Ahmed
Managing Director & Chief Executive Officer

AN INSIGHT INTO PRIMUS

EXCLUSIVITY MATERIALIZED

Life is dynamic and ever changing, with something new and unexpected in the cards every day. Hemayah – Window Takaful Operations presents PRIMUS – an exclusive class of service excellence tailored to deal with life's continually evolving scenarios.

PRIMUS, a latin connotation for "first", meaning "first amongst equals", conveys significance, leadership, uniqueness, prominence, competitive positioning and exclusivity.

With PRIMUS, we are committed to serve our high net worth participants by giving them an experience beyond ordinary and providing them with personalized services tailored to meet their financial expectations. PRIMUS services are specifically designed to give our valued PRIMUS participants unparalleled advantages and transform their life to a "Life Beyond Ordinary".

THE PRIMUS RELATIONSHIP

WE PUT YOUR PLANS TO ACTION

EFU Life is committed to innovation and serving all the market segments of the country. By focusing on your aspirations we are able to fulfill all your financial planning needs. Our financial planning solutions are tailored to help you achieve the different milestones in your life, such as child education and marriage, savings for your own house, your life after retirement and above all, financial security for your loved ones in your absence. With all these solutions we cater to a wide array of participants to whom we make a lifelong commitment of service and care.

ELIGIBILITY CRITERIA

You can start a PRIMUS relationship with EFU Hemayah Takaful today by purchasing any of our plans with a total minimum annual contribution of Rs. 250,000.

PRIMUS Membership is offered on 3 slabs based on the total annual contribution, with each level having distinctive value additions and discounts:

- Tier 1 – Annual Contribution from Rs. 250,000 to Rs. 499,999
- Tier 2 – Annual Contribution from Rs. 500,000 to Rs. 999,999
- Tier 3 – Annual Contribution Rs. 1 million & above

If you already have a relationship with us, you can enhance the contribution of your existing policy up to this minimum limit or you can purchase additional policies so that your total annual contribution on all policies combined is a minimum of Rs. 250,000.

CONVENIENCE AT YOUR FINGERTIPS – EFU LIFE PLANIT

EFU Life PlanIT mobile app lets you keep track of your policy(s) and provides you with the facility to view and redeem the discounts and offers conveniently. You can use it to identify yourself as a PRIMUS participant whenever you visit the leading brands of your choice. The app can be downloaded from Google Play Store (for Android) & App Store (for iOS). To download the app, scan the QR code given here.

INTRODUCING PRIMUS LOYALTY PROGRAM

PRIMUS participants can now enjoy an unparalleled advantage offered through PRIMUS Loyalty Program. EFU Hemayah Takaful extends its ambit of exclusivity by offering discounts on Food, Lifestyle, Leisure, Wellness and Takaful Solutions.

- Food (Restaurants, Cafes, Bakers, Juice and Ice cream parlors)
- Lifestyle (Clothing, Jewelry, Footwear, Make-up and Home Décor)
- Leisure (Airport Lounge, Travel & Tours, Cinema, Hotels, Amusement and Recreational centers)
- Wellness (Hospitals, Labs, Pharmacies, Spas and Fitness centers)
- Takaful (Motor and Home)

These offers are a few taps away on your EFU Life PlanIT mobile app. So what are you waiting for!

YOUR HEALTH MATTERS

HEALTH CHECK – UP

Your health is the most important asset you have and we would like to help you take care of it. Avail the facility of free health checkups at the most prestigious hospitals in Pakistan. Simply call us on (021) 111- PRIMUS or email us on csd.hemayah@efulifeprimus.com and we will set up an appointment at one of our selected hospitals. This offer is valid for Tier 2 and Tier 3 participants and can be availed once during the policy membership tenure with us.

A CLEAN BILL OF HEALTH

Good health leads to a prosperous life. As a PRIMUS participant, you can now avail exclusive discounts at renowned hospitals & clinics, medical & diagnostic laboratories, fitness centers and spas across Pakistan. To avail the discounts on hospitals & clinics and medical & diagnostic laboratories, open your EFU Life PlanIT app and tap on PRIMUS policy card listed on the menu tab. This offer is only available to active policyholders.

For more details on the health category, download the EFU Life PlanIT mobile app available on both Android and iOS or scan the QR code below

https://www.efulife.com/hemayah-primus/loyalty-program

CRUISE IN CONTROL

LOUNGE IN COMFORT

Being a PRIMUS participant grants you complimentary access to the prestigious Airport lounges in Karachi, Lahore, Islamabad, Multan, Peshawar and Faisalabad when you are travelling internationally. You can sit back and enjoy the exclusive services that the Airport lounges have to offer.

TRAVEL FINE TUNED

Take advantage of the exclusive PRIMUS Travel Desk. As a PRIMUS participant all you have to do is call us on (021) 111- PRIMUS or email us on **csd.hemayah@efulifeprimus.com** and let us know your travel destination – whether it is for holiday or business – and we will do the rest, from visa assistance, hotel reservations to discounts on international and domestic ticketing all being offered by our travel partners.

HOSPITALITY AT ITS FINEST

Get a chance to avail the finest hospitality services offered to you as a PRIMUS participant. You can now utilize discounts on hotel bookings & restaurants, amusement parks and recreational centers across the country.

For more details on travel and leisure category, download the EFU Life PlanIT mobile app available on both Android and iOS or scan the QR code below

https://www.efulife.com/hemayah-primus/loyalty-program

REST ASSURED

STRUCTURING STABILITY

Safety of one's home and belongings is a priority for everyone. PRIMUS participants can enjoy a 10% discount on Comprehensive Homeowner's Takaful cover with EFU General Insurance Ltd – Window Takaful Operations. Enjoy complete peace of mind by covering your home against fire, burglary and natural calamities. The discounts will apply on contribution before taxes only.

MOTOR TAKAFUL

As PRIMUS Hemayah Participant you can avail Motor Takaful cover from EFU General Insurance Ltd – Window Takaful Operations at a discount of 5%. This cover will provide compensation in case of theft, own damage and third – party liability due to road accident. The discount will apply on contribution before taxes only.

For more details on insurance, download the EFU Life PlanIT mobile app available on both Android and iOS or scan the QR code below

https://primus.efuhemayahtakaful.com/loyaltyprogram/

TUNED TO YOU IN MORE WAYS THAN ONE

DEDICATED TO YOU 111 – PRIMUS

We have made it convenient for you to be in touch with us through a dedicated call centre number: 111- PRIMUS (111-774-687). Get prompt assistance from PRIMUS representatives regarding any queries pertaining to your policy or PRIMUS benefits.

PRIMUS RELATIONSHIP OFFICER

Your association with us is of immense importance, hence, our relationship officers are here to guide you on 0331-CALLEFU(2255338).

PRIORITY ACROSS MEDIUMS

Experience online exclusivity by visiting our dedicated mobile application – EFU Life PlanIT and website **efulife.com/hemayah-primus** developed especially for PRIMUS clients. Here you can learn more about EFU Hemayah Takaful and PRIMUS, browse through product details and avail discounts on leading brands of your choice conveniently. You can also download EFU Life PlanIT mobile app available on both Android and iOS to monitor your policy and get access to a variety of discounts.

SMS 9898

Type **"PRIMUSHEM"** and send to **9898** to enjoy the exclusive freedom of accessing your policy information on your mobile phone.

The intricate patterns you see adorning the pages of your PRIMUS booklet represent an ancient engraving technique called Guilloche. Each Guilloche pattern is uniquely designed and has been used for centuries to protect precious objects against forgery. Even today, bank notes and currency certificates bear the Guilloche mark as a badge of validity. The Guilloche motif conveys the inimitable service you are promised as a PRIMUS participant.