



EFU Takaful Zenith Plan

Where Your Aspirations
Rises to its peak!

Terms & Conditions Apply

Distributed by



faysalbank



EFU Takaful Zenith Plan:

Begin the journey of building your Legacy with EFU Takaful Zenith Plan and experience the pinnacle of financial planning, exclusive allocation structure, high protection cover and an opportunity for future prosperity. It's more than a plan, it's your gateway to financial ascent.

With EFU Takaful Zenith Plan, unlocks a world of optimized growth and robust protection. No recurring contribution, no monthly hassle. Just one single investment and then sit back and watch your wealth flourish

It's not just a plan it's your path to Financial Zenith

Disclosure of Product:

This is a Family takaful product which has two distinct elements i.e., Protection and Investment. The Investment Component is linked to the performance of underlying assets under unit linked fund(s).

EFU Takaful Zenith Plan is being offered by Faysal Bank Limited under a distribution agreement with EFU Life - Window Takaful Operations.

Free Look Period:

If you decide to cancel your membership within fourteen days of receiving the membership document, you are entitled for an amount equivalent to contribution as a settlement benefit less any expenses incurred by EFU Life - WTO in connection with our medical or clinical examinations.

Takaful Plan and Its Mechanism:

Takaful is a Shariah compliant way of safeguarding yourself and your family against future financial losses. A Takaful product assists participants to share their risk on the basis of cooperation, brotherhood, mutuality and solidarity for the common good.

EFU Life's Takaful model is founded on the Wakalah-Waqf principle. Individuals in the community come together for a common purpose and contribute into a Waqf Fund operated by a Takaful Operator to protect themselves against future financial losses.

Takaful offers a unique feature of Surplus Sharing to the Participants in addition to risk mitigation benefits. By contributing Tabarru (donation) into the Participant's Takaful Fund (PTF), the participant may be entitled to a share of possible surplus funds. At the end of each year, EFU Life –Window Takaful Operations will determine the surplus in the PTF based on the method approved by the Shariah Advisor and Appointed Actuary.

Exclusive Benefits of the Plan:

The EFU Takaful Zenith Plan introduces the highest allocation structure with the ease of one-time payment and coverage enhancement options, along with exclusive Primus Benefits.

Variants	Term	Minimum Contribution	Lumpsum Payment
Variant A	5 Years	PKR 250,000	PKR 1,250,000
Variant B	10 Years	PKR 250,000	PKR 2,500,000

Unit Allocation:

The proportion of basic plan allocated to investment is shown below:

Variant A and B		
Membership Year	Contribution Allocation	Allocation Charges
Year 1	90%	10%
Year 2	95%	5%
Year 3 and onwards	100%	0%

Benefits of EFU Takaful Zenith Plan:

Protection Benefit:

In case of an unfortunate demise of the Participant (Person Covered), below benefits will be paid to the nominated beneficiaries:

Sum Cover + Basic Cash Value + Adhoc Cash Value

Maturity Benefit:

At the end of the membership term and whilst the participant is still alive, the maturity benefits will be as follows:

Total Cash Value + Adhoc Cash Value

Early Withdrawal:

If your circumstances change and you have a need for cash, you can encash your plan for the total cash value of the membership. However, the value in the early years is likely to be low, as the plan is designed for long term financial planning needs.

If the membership is fully withdrawn before the second year contribution has been consumed / allocated in the main plan.

Variant A (5 Year Plan): If the membership is fully withdrawn before allocation of the third contribution, an additional Wakalat-ul-Istismar fee of 50% will be charged each year from the cash value of the total allocated contribution of the first two years.

Variant B (10 Year Plan): If the membership is fully withdrawn before allocation of the second contribution, an additional Wakalat-ul-Istismar fee of 50% will be charged from the cash value of the total allocated contribution of the first year

Optional Benefits:

Takaful Accidental Death Benefit:

This rider provides an additional lump sum benefit in case of accidental death or disability. Min/Max age at entry: 18/55 Years

Variant A: Min/ Max Term: 5/5 years (Subject to Plan Maturity at the age of 60 Years)

Variant B: Min/ Max Term: 5/10 years (Subject to Plan Maturity at the age of 60 Years)

ADB Sum Cover provides 100% of the main plan Sum Cover (Subject to maximum limit of Rs 10 Million)

Takaful Accidental Death and Disability Plus:

This benefit provides an additional lump sum benefit in case of an accidental death or disability (permanent & total) that makes you permanently disabled. Min/Max age at entry: 18/55 years

Variant A: Min/ Max Term: 5 / 5 years (subject to a maturity of age 60)

Variant B: Min/ Max Term: 5 / 10 years (subject to a maturity of age 60)

The contributions of these riders for the entire benefit payment term shall be paid as lump sum payment at the start of the membership in Lump Sum.

Additional Term Assurance:

This rider increases the level of life cover by providing an additional amount in the range of 50% to 200% of the Main Plan Sum Assured, in case of death of the Life Assured.

Opportunities for Growth:

All available funds are categorized with their risk profiling as per the investment criteria.

Fund Name	Fund detail
EFU Takaful Conservative Fund* - A fund which aims to provide shariah – compliant returns and has a conservative risk profile.	Fund Categorization: Money Market Fund Risk Profile: Low
EFU Takaful Growth Fund – A fund which aims to provide shariah – complaint returns with objective to achieve reasonable capital growth and steady returns.	Fund Categorization: Balanced Fund Risk Profile: Medium
EFU Takaful Aggressive Growth Fund- A fund which aims to provide shariah – compliant returns and has an Aggressive risk profile.	Fund Categorization: Aggressive Fund Risk Profile: High
Multiple Funds Option: Under this option you have a facility to select a mix of two unit linked funds of the plan. Fund mix can be selected in the multiples of 10%. It means that the funds split can be 90/10, 80/20, 70/30, 60/40 or 50/50.	

*EFU Takaful Conservative Fund to be selected at default

Initial Fund Acceleration contribution:

Advance Contributions will be split into Initial Fund Acceleration Contributions and First Regular contribution. First regular contribution will be allocated in the Main Plan, as per the Allocation mentioned above.

The advance benefit(s) contributions (if any) and the remaining will be allocated as Initial FAC. At each membership anniversary the main plan contribution and benefit's contribution will be deducted from cash value of this initial FAC and will be invested on bid to bid basis in main plan and the annual amount for the rider contribution will also be paid (if applicable).

Subsequent Fund Acceleration contribution:

In case of extra funds being available, the plan provides the flexibility to the participant to channel these to the Plan and provide a boost to the savings. These lump sum contributions are called Subsequent Fund Acceleration Contributions and can be paid anytime while the membership is in-force. The minimum Subsequent FAC is PKR 250,000 per payment.

EFU Life PlanIT Mobile App:

For Existing participants:

- Access your membership details at your fingertips.
- Submit documents and track the status of living benefit claim.
- Track status of shipments sent on your correspondence address.
- Initiate a request for payment details, renewal confirmation, tax certificate and duplicate receipt.
- Receive notifications on your membership renewal, confirmation of contribution payment and in case your membership has lapsed.
- Access to a world of exclusive discounts at leading Food, Lifestyle, Leisure & Wellness brands nationwide, along with insurance offers through EFU Life PRIMUS Loyalty Program.



PRIMUS - A World of Exclusivity

PRIMUS is the first of its kind in the Life Insurance Industry, offered by EFU Life's exclusively to High Net Worth clients. ur PRIMUS clients can enjoy dedicated and personalized level of service and a range of other value additions such as discounts on leading products & services, available under five broad categories - Food, Lifestyle, Leisure, Wellness and Insurance.

Introducing - PRIMUS Loyalty Program:

A complete Mobile App based Loyalty Program, with a range of discounts & free services at over 150+ alliance partners nationwide.

- Food (Restaurants, Cafes, Bakers, etc.)
- Lifestyle (Clothing, Jewelry, Footwear, Home Décor etc.)
- Leisure (CIP Lounge, Travel & Tours, etc.)
- Wellness (Hospitals, Labs, Pharmacies, etc.)
- Exclusive Webinars (Physical health, Mental well-being, nutrition, and more)
- Takaful (Health, Motor Takaful, Home & Travel)



As part of our commitment to your well-being, we're pleased to offer below exclusive benefits:

Primus Health & Wellness Benefits: Enjoy exclusive access to our Executive Health Check-up, a proactive and comprehensive health-care program designed to provide priority medical assessments at our top-tier partner hospitals, ensuring your well-being with convenience and peace of mind. Additionally, benefit from Personalized Wellness Sessions, tailored to your unique needs, covering stress management, customized nutrition plans, and effective strategies for

Following tests shall be conducted as a part of the EFU Health Check-up:

- | | |
|----------------------------|---|
| 1. Bilirubin | 11. Red Blood Cell Indices |
| 2. SGOT (AST) | 12. Hematocrit |
| 3. SGPT (ALT) | 13. Packed Cell Volume |
| 4. Serum Creatinine | 14. Hemoglobin |
| 5. Urine Detailed Report | 15. Platelet Count |
| 6. Complete Blood Count | 16. Fasting Glucose |
| 7. ESR with Platelets | 17. Lipid Profile (Cholesterol & Triglycerides) |
| 8. WBC Count, Leukocyte | 18. ECG |
| 9. WBC Count, Differential | 19. Executive Medical Specialist. |
| 10. Red Blood Cell Count | |

Product Charges:

Charges	Amount / PKR
Administration charge	PKR 2,880 per annum (Indexed at the rate of 8% each year)
Bid/Offer Spread	5%
Investment Management Charge	1.5% per annum
Additional Wakalatul Istismar Fee	<p>Variant A (5 Year Plan): If the membership is fully withdrawn before allocation of the third contribution, an additional Wakalat-ul-Istismar fee of 50% will be charged each year from the cash value of the total allocated contribution of the first two years.</p> <p>Variant B (10 Year Plan): If the membership is fully withdrawn before allocation of the second contribution, an additional Wakalat-ul-Istismar fee of 50% will be charged from the cash value of the total allocated contribution of the first year</p>

Disclaimer:

- This product is underwritten by EFU Life - Window Takaful Operations (WTO). It is not guaranteed or issued by Faysal Bank Limited "Bank" or its affiliates and is not a product of the Bank.
- The Bank is only acting as a corporate takaful agent and distributor of the Takaful membership on behalf of EFU Life - Window Takaful Operations.
- The past performance of the fund is not necessarily a guide to future performance. Any forecast made is not necessarily indicative of future or likely performance of the fund and neither EFU Life - WTO, nor Bank will incur any liability for the same.
- A personalized illustration of benefits will be provided to you by our representative. Please refer to the notes in the illustration for a detailed understanding of the various Terms and Conditions.
- Taxes will be applicable as per the taxation Laws as stipulated by the relevant authorities.
- A description of how the contract works is given in the Participant Membership Documents. This product's brochure only gives a general outline of the product's features and benefits.
- For any service related complaints, you may call at FBL Contact Centre at (021) 111 06 06 06 or contact your nearest FBL Branch.
- If you have any grievance regarding your Takaful membership, you may contact EFU Life - Window Takaful Operations on (021) 111-EFU-HEM (111-338-436).

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