Disclaimer: This product is underwritten by IGI Life - Window Takaful Operations. It is not guaranteed or insured by Dubai Islamic Bank or its affiliates and it is not a product of Dubai Islamic Bank, hence IGI Life - Window Takaful Operations through Waqf Fund is responsible for all the underwriting risk. The applicant/participant fully agrees and understands that Dubai Islamic Bank is acting as a corporate takaful agent of IGI Life - Window Takaful Operations and shall under no circumstances whatsoever, be responsible or held liable for the representations and/or undertakings made by IGI Life - Window Takaful Operations in relation to their Aitemaad Al Islami Plan, a regular contribution takaful plan and/or any benefit or loss arising out of it. Should the applicant/participant proceed to subscribe to this Aitemaad Al Islami Plan - a regular contribution takaful plan, he/she shall do so on a voluntary basis at his/her sole risk and Dubai Islamic Bank shall have no responsibility or liability whatsoever in respect of any disputes and/or claims arising as a consequence of the investment performance of the fund comprising of contributions from the applicant/participant and/or for any other reason whatsoever. The participant/ applicant also agrees that the investment risk for Aitemaad Al Islami Plan will borne by the participant/ applicant and actual maturity or surrender values may be lower or higher than the projected figures. The contributions in the plan are invested in the mentioned growth fund and the past performance of fund is not necessarily a guide to future performance. The composition of the investment strategies is subject to change; the updated mix is available on the company's website. Any forecast made is not necessarily indicative of future or likely performance of the funds and neither IGI Life - Window Takaful Operations nor Silkbank Ltd will incur any liability for the same. All Takaful claims, charges and payments relating to the Takaful membership shall be the sole and exclusive responsibility of IGI Life - Window Takaful Operations. However, service charges and taxes will be applicable as per the banks "Schedule of Charges" and taxation laws as stipulated by the relevant authorities.

Please Note: This is a brochure not a contract. The detailed terms & conditions are stated in the Membership document.

IGI Life - Window Takaful Operations : 7th Floor, The Forum, Suite No. 701-713, G-20, Block 9, Khayaban-e-Jami, Clifton, Karachi– 75600, Pakistan. UAN: (+92-21) 111-111-711 | Tel: (+92-21) 35360040 | Fax: (+92-21) 35290042
E-mail: vitality@igi.com.pk | Web: www.igilifevitality.com.pk

Disclaimer: IGI Life Vitality services are being provided in Pakistan through IGI Life Insurance Ltd. in collaboration with Discovery Vitality (Pty) Ltd. which is an authorised financial services provider in South Africa with registration number: 1999/007736/07. Terms & Conditions apply.

بنك دبي الإسلامي
Dubai Islamic Bank

Aitemaad Al Islami Plan

Pakistan's first active Family Takaful

“The groundwork for all happiness is good health.” – Leigh Hunt.

We all know the importance of living healthy, but most of us find it difficult to live up to our aspirations. IGI Life Window Takaful Operations has teamed up with Vitality from South Africa to help you on the journey towards a healthier you! Aitemaad Al Islami Plan not only protects your financial future, it also rewards you for living healthy through the integrated Vitality programme.

We invite you to join over 8.9 million members (and growing) around the world who use Vitality to make themselves healthier, enhancing and protecting their lives.

Aitemaad Al Islami Plan

Uniquely designed for DIB customers, Al Hayat plan is designed to offer Takaful benefit along with growth of funds to meet multiple savings and protection needs.
The plan is being offered by IGI Life – Window Takaful Operations and has been exclusively designed for DIB customers. It is only available through DIB branches.

The plan consists of two core aspects:

- Vitality: focuses on wellness by providing you with an understanding of your current health status and incentivizes you to improve your health.
- Takaful coverage: caters to your need for financial security and provides investment opportunities.

What is Takaful?

Takaful is an age-old Islamic concept of mutual help and support blended with modern concepts of actuarial science, underwriting and investment under the supervision of a Shariah advisor. It is a Shariah compliant way of supporting each other in case of death or disability.

How is IGI Life WTO Vitality Different from Traditional Family Takaful?

Traditional Family Takaful	IGI Life | Window Takaful Operations Vitality® Aitemaad Al Islami Plan
Commoditized product (Family Takaful Membership)	Differentiated Takaful Plan + Healthy and active lifestyle
Long-term investment, no short-term benefit	Long-term investment + Active Rewards on a weekly basis + Up to 100% cashback on Samsung Galaxy Watch* + Integrated Benefit*
Protects future of Participant’s family	Protects future of Participant’s family + leads to an improved healthy and active lifestyle of the Participant
Mobile app only for membership details and general information	Mobile-led strategy, IGI Life Vitality App linked to device**
No focus on health	Focuses on health through screening assessments via Vitality Health Check + Vitality Health Review + Vitality Nutrition Assessment + Non-smokers’ Declaration + Vitality Age
Low involvement product through yearly transactional relationship only	High involvement product through weekly engagements
Focused on fear of death, morbidity/disability	Focused on leading a healthy and active life

*Terms and Conditions apply

** It is recommended to use a wearable device but your mobile can still track your physical activity through Samsung Health App for Android and Health App for iOS. For details, kindly call UAN (+92-21) 111-111-711. Terms and Conditions apply.

A Mobile-led Strategy

The programme is based on the shared-value approach that incentivizes you to manage your health. It helps you get healthier by giving you tools, knowledge, access and motivation to improve your health, and is based on a three-pronged approach:

- Know your health
- Improve your health
- Enjoy the rewards

The IGI Life Vitality App is the primary tool for engagement that helps you achieve your goals by monitoring your activity and allowing you to redeem attractive rewards along the way. You can download the IGI Life Vitality App on your Android or iOS mobile device.* Register on the IGI Life Vitality App using your email ID and Window Takaful Operator code that is provided in the welcome email after you participate in the membership.

1. Know Your Health

- Vitality Health Check
- Vitality Health Review
- Vitality Nutrition Assessmen
- Non-smokers' Declarationt
- Vitality Age

3. Enjoy the Rewards

- Weekly Rewards
  - Foodpanda
  - Easy Tickets Mobile Top-Up
- Monthly Reward
  - Up to 100% cashback on Samsung Galaxy Watch.*
- Annual Reward
  - Integrated Benefit***

2. Improve Your Health

- Earn physical activity points and get weekly rewards
- Receive points for completing the Know Your Health section, falling within the healthy range and completing your physical activity targets. The Vitality Active product consists of 4 statuses:
  - Bronze
  - Silver
  - Gold
  - Platinum

*Terms & Conditions apply
***Subject to the terms & conditions mentioned under "Annual Reward (Integrated Benefit)"

Know Your Health

The 'Know Your Health' component educates you about the lifestyle risks you may be exposed to.

Vitality Health Check

The Vitality Health Check is a set of essential health screening and preventive tests including Body Mass Index (BMI), Blood Glucose, Blood Pressure and Total Cholesterol.*

Vitality Health Review

The Vitality Health Review is used to evaluate general health, social and lifestyle habits.

Vitality Nutrition Assessment

The Vitality Nutrition Assessment questionnaire consists of the following three sections:

Daily meals

What is your daily food pattern and routine?

Lifestyle choices

What lifestyle habits influence your food choices?

Food choices

What are your food preferences in terms of ingredients and nutrients?

After completing this questionnaire, you receive feedback and suggestions on how to improve your daily nutritional intake.

Non-smokers' Declaration

To qualify for the non-smokers' points, you must not have smoked any tobacco products as specified in the terms and conditions.

Vitality Age

Your Vitality Age is an overall measure of your personal health and might not match your chronological age.

*Actual test results to be uploaded through the App.

Improve Your Health

This component provides you with customized activity targets and incentivizes you to improve your health. Based on your current health status, you will receive weekly physical activity targets which will eventually translate into targets based on your past performance.*

To monitor your physical activity, it is recommended that you use a wearable device with an in-built pedometer and heart rate monitor. You can only use devices mentioned in the terms and conditions.**

*For details, kindly call our UAN (+92-21) 111-111-711. Terms and Conditions apply.

**Your mobile can still track your physical activity through Samsung Health App for Android and Health App for iOS.

Enjoy the Rewards

IGI Life WTO Vitality incentivizes you to maintain an active lifestyle in the form of weekly, monthly and annual rewards.

Weekly Active Rewards

Reach your weekly physical activity target and choose Mobile top-up vouchers worth PKR 500 OR a Foodpanda vouchers worth PKR 500 for healthy meals.

Both vouchers are delivered to the IGI Life Vitality App.

Monthly Active Reward

• Up to 100% cashback on the Samsung Galaxy Watch.*

Annual Reward

(Integrated Benefit)

Based on your Vitality status, you must meet certain requirements to qualify for the Integrated Benefit on every membership anniversary.

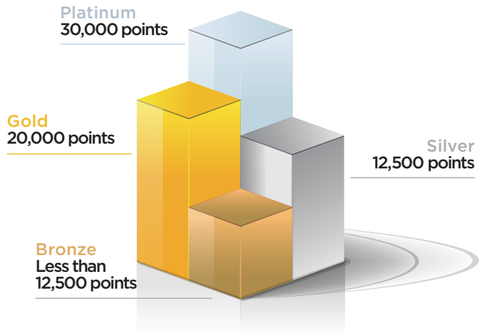
This benefit will accrue annually and is credited into the Top-up Account value on every 5th membership anniversary.

*Terms & Conditions apply

Vitality Status

Earn Vitality Points for learning more about your current health status and taking steps to improve it.

As you earn points, you will achieve a higher Vitality Status. The Vitality Active product consists of four statuses:

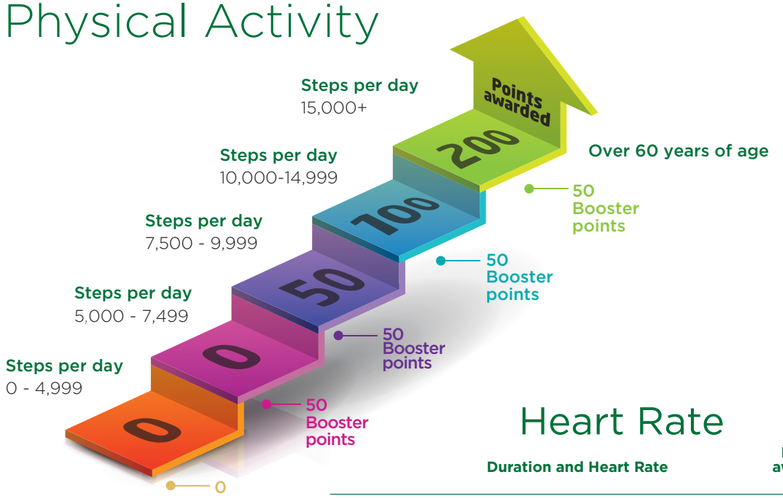


Earn Vitality points through health screenings

		Know Your Health	Points	Bonus points for 60+	Frequency of points allocation	Points limit (per membership year)
Assessments	Vitality Health Review		1,000	0	Annual	1,000
	Vitality Nutrition Assessment		500	0	Annual	500
	Non-smokers' Declaration		1,000	0	Annual	1,000
Screening and Prevention	Vitality Health Check		1,250 for each result + 2,500* for each result within the healthy range	1,250 for each result within the healthy range	Annual	15,000 - under 60 20,000 - over 60
Total Vitality Points						17,500 - under 60 22,500 - over 60

*You will earn 2,500 points if your Vitality Health Check tests are within the healthy range.

Earn Vitality Points Through Physical Activity



Heart Rate

	Duration and Heart Rate	Points awarded	Over 60 years of age
Moderate (60+)	20 minutes of physical activity at 60% of age-related max heart rate	0	50 Booster points
Moderate	30 minutes of physical activity at 60% age-related max heart rate	100	50 Booster points
Vigorous	30 minutes of physical activity at 70% age-related max heart rate	200	50 Booster points
	60 minutes of physical activity at 60% age-related max heart rate	200	50 Booster points
Extended Duration Vigorous	60+ minutes at 70% age-related maximum heart rate	300	50 Booster points
	90+ minutes at 60% age-related maximum heart rate	300	50 Booster points

Wearable Device Cashback

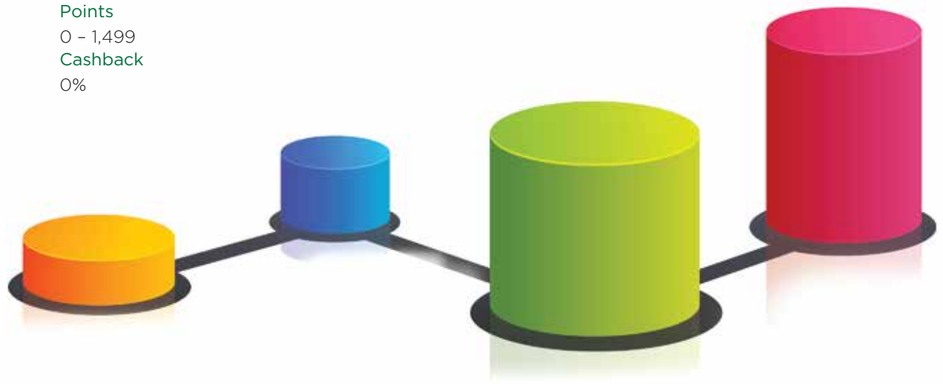
Your monthly IGI Life Vitality points target represents the amount of physical activity you need to do each month. Reach your monthly points threshold and earn the applicable cashback percentage on your Samsung Galaxy Watch bought through the programme.

Points
0 – 1,499
Cashback
0%

Points
1,500 - 1,999
Cashback
25%

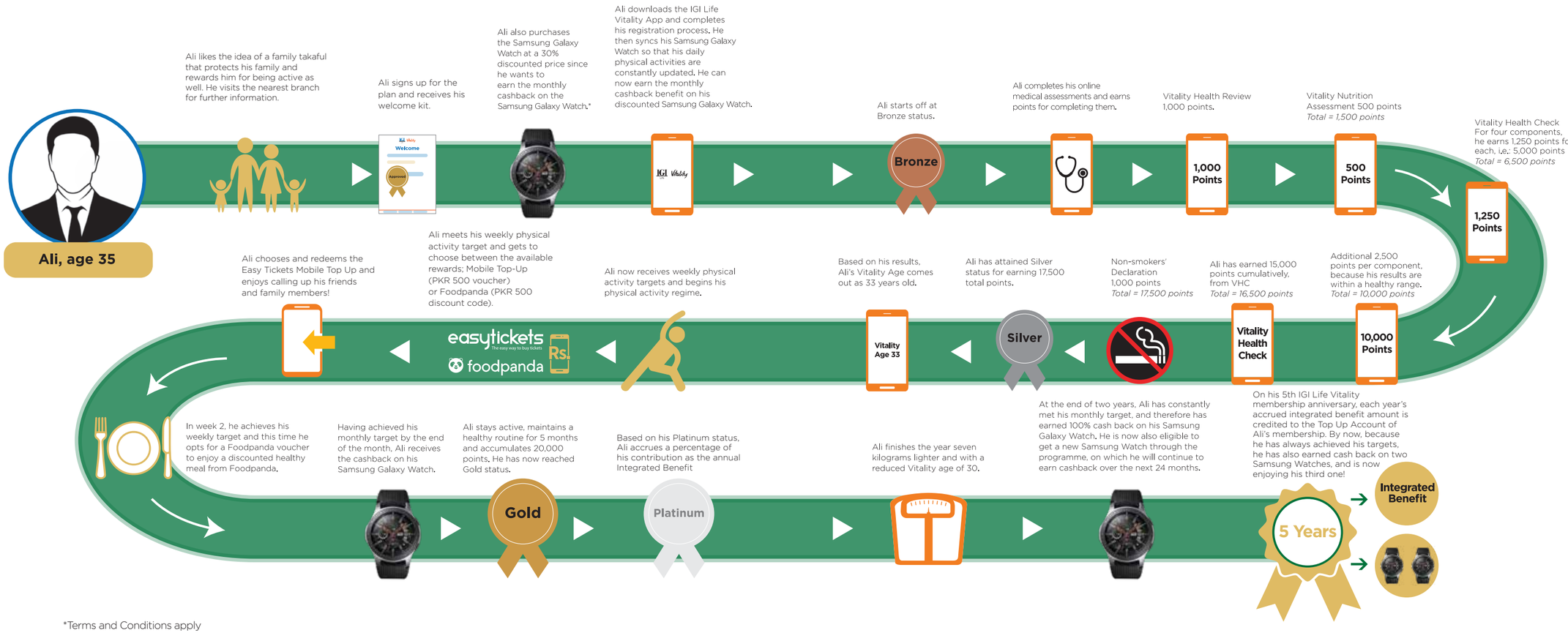
Points
2,000 - 2,999*
Cashback
50%

Points
3,000+
Cashback
100%



IGI Life Vitality is offering the Samsung Galaxy Watch at a 30% discount. You will be eligible for up to 100% cashback over a period of 24 months, subject to meeting your monthly physical activity targets. The above-mentioned discount is only available for IGI Life Vitality members. You can use your own device to track your heart rate; however, cashback is only available on Samsung Galaxy Watches bought through the programme.

The IGI Life Vitality Member Journey



*Terms and Conditions apply

Integrated Benefit for Aitemaad Al Islami Plan

At every 5th anniversary of the IGI Life - Window Takaful Operations Vitality Integrated Membership, an additional amount (% of the contribution) is credited to the Top-up Account as Vitality Integrated Benefit, subject to its terms and conditions. The Integrated Benefit, which accrue annually based on your IGI Life Vitality status, and the Sum Covered Multiple are credited to the Top-up Account at five-year intervals.

What is Sum Covered?

This amount is payable in the event of the death of the Participant along with any other benefits applicable. The Sum Covered is a multiple of the Basic Contribution. The following multiples will be offered to the participant:

Age	Multiples of Basic Contribution*	
	Minimum	Maximum
Up to 55	5	40
56 to 60	5	15
61 & onwards	5	5

*Disclaimer: The above multiples are subject to the Terms & Conditions.

What is Account Value?

Account Value is the amount that the investment portion of the membership is worth.
The table below shows the percentages of the IGI Life Family Takaful Vitality Integrated Benefit:

	Status			
Sum Covered Multiple	Bronze	Silver	Gold	Platinum
5 to 10	0.0%	0.0%	0.0%	0.0%
11 to 20	0.0%	2.5%	5.0%	9.0%
21 and higher	0.0%	5.0%	10.0%	18.0%

The Bronze, Silver, Gold and Platinum Statuses refer to the status achieved by a member as a result of achievement of various goals and assessments / questionnaires, as set under the terms and conditions.

Integrated benefit on Death:

In case of death, the Integrated Benefit accrued in the Top-Up Account will be given, in addition to the Death Benefit.

Integrated benefit on Disability:

In case of permanent total disability, the Integrated Benefits accrued till the date of disability, and not already credited to the Top-Up Account, will be credited to the Top-Up Account.

Integrated benefit on Surrender:

In case of full surrender, the Integrated Benefits accrued till the date of surrender, and not already credited to the Top-Up Account, will not be payable.

In case of partial surrender, the Integrated Benefit will not be credited to the Top-Up Account for that 5-year period in which the partial withdrawal was made.

Integrated benefit on Maturity:

At the time of maturity, the Integrated Benefit accrued in the Top-Up Account will be payable.

Key Benefits in the Plan

- Income Tax Benefit: As per FBR rules, income tax benefit, at the rate of average tax rate up to 20% of taxable income, is applicable subject to maximum of PKR 2 million per annum.
- Top Up: have the option to deposit surplus funds as Top-Up Contributions. Furthermore, the Monthly reward and Vitality Integrated Benefit will be credited to the Top-Up Account subject to certain terms and conditions.
- Death Benefit: In the event of death, Sum Covered or account value in Participant's Investment Account (PIA) whichever is higher i.e. Available PIA value shall be paid in first instance and if it is lesser than the sum covered then balance of difference of sum covered and PIA value shall be payable from Individual PTF.
  PLUS : The accumulated account value of Top-Up Account (if any)
  PLUS : the Integrated Benefit accrued but not already credited tot he Top Up Account Value
  PLUS : Surplus (if any) as per PTF Memberships of WTO

- Maturity Benefit: On completion of the membership term, the available Participant's Investment Account (PIA) value along with the account value of Top-Up Account (if any) along with the Integrated Benefit accrued but not already credited to the Top Up Account Value and surplus (if any) will be payable to the participant in Lump Sum.

- Complete Surrender: The participant has the right to fully surrender his/ her membership by redeeming all the units in the PIA. In case of complete surrender, the units will be redeemed at the prevailing bid price and the membership will be terminated.

- Partial Withdrawal: Partial Withdrawals can be made from the Participant Account Value (PIA) anytime during the membership term by redeeming a limited number of units as per the terms and conditions. The amount withdrawn is considered a permanent withdrawal and does not have to be repaid. A partial withdrawal will reduce the Death Benefit by the amount of partial withdrawal. The minimum amount to be withdrawn is PKR 10,000 provided that the remaining amount in the PIA account is PKR 50,000.

- Automatic Cover Maintenance: In case of discontinuation of contributions, the membership will not terminate until such time the PIA value or cash surrender value, as the case may be, is sufficient to cover the monthly deductions. The Integrated Benefit will not be credited to the Top-Up Account for the 5-year period in which Contribution payment was skipped. The member will be required to pay the due Contribution in a year in that Membership Year or in advance in order to avail Integrated Benefits.

Surplus Sharing

Participants of the Takaful fund as per the terms and conditions of the Waqf, may be entitled to a share of the fund in the form of Surplus.

This entitlement of surplus is in addition to the conventional benefits of the Takaful plan.

IGI- Window Takaful Operations calculates the surplus (if any) at the end of each year with the requisite approval from the Shari'ah advisor and appointed actuary.

What Additional Benefits Can Be Availed?

Apart from the above mentioned benefits, the plan allows you to choose from a range of supplementary benefits. These benefits and their respective descriptions are outlined below:

- Waiver of Contribution – Disability: WoC waives the future contributions in case of permanent total disability of the participant up to the end of the term of this supplementary rider. This benefit shall be payable from Individual PTF.

- Additional Protection Benefit: APB enhances the benefit payable on participant's death, whether due to accidental or non-accidental causes. The APB sum covered is payable in a single lump sum in addition to any other death benefit payable under the basic membership. This benefit shall be payable from Individual PTF.

- Income Benefit – Death: A monthly income benefit will be provided following the death of the participant up to the end of the elected term of this supplementary benefit. This benefit shall be payable from Individual PTF.

- Income Benefit – Disability: A monthly income benefit will be provided following the permanent total disability of the participant up to the end of the elected term of this supplementary benefit. This benefit shall be payable from Individual PTF.

- Accidental Death Benefit: ADB pays a lump sum amount in case of accidental death of the participant. In case of death due to accidental means while performing Hajj/Umrah, the ADB benefit shall be doubled without any additional contribution. This benefit shall be payable from Individual PTF.

- Sehat Afza: Provides financial protection in case of illness or accident that leads to hospitalization to cover in-patient expenses. This benefit shall be payable from Individual PTF.

Additional contribution will be charged for each optional supplementary benefit.

What are the Investment Strategy Choices?

You will be given the choice of creating your own investment mix by indicating in the application, the percentage of contribution you wish to allocate to buy units, in each investment strategy. The following sub-account will be offered to you:

- Takaful Conservative Strategy: The underlying assets include Shariah compliant government and/or other secured investments. There will be no exposure to stock market under this strategy.

  Shariah Compliant Government securities and/ or
  Other Shariah Compliant income investments: 100%

- Takaful Balanced Strategy: This strategy seeks steady growth in capital through a combination of investments in Shariah compliant stocks, government securities and/ or other secured investments. The mix of underlying assets would be

Shariah Compliant Stock Market Funds:	0 to 40%
Shariah Compliant Government securities and/ or Other Shariah Compliant income investments:	60 to 100%

- Takaful Aggressive Strategy: This strategy seeks to provide long term capital growth mainly through investments in Shariah Compliant equities. The mix of underlying assets here would be:

Shariah Compliant Stock Market Funds:	60 to 70%
Shariah Compliant Government securities and/ or Other Shariah Compliant income investments:	30 to 40%

Under each strategy you have an investment account as listed in the application. The percentage of Contribution you wish to allocate to buy units in Participant Investment Account (PIA) should be indicated in the application.

You can manage your investments by investing your own investment strategy portfolio from a range of options to suit your needs and preferences. You will have the option to transfer between the investments accounts subject to certain conditions. Please note that investment risk shall be borne by the participant and actual maturity or surrender values may be lower or higher than the projected figures.

Eligibility & Membership Term:

The minimum entry age of the Covered person is 18 years and maximum is 65 years. The minimum membership term is 10 years subject to maximum attained age of 85 years. The supplementary benefits will terminate at the age mentioned in the supplementary benefit endorsement. It could be at an earlier date depending upon the benefit term available.

What are the Minimum or Maximum Contribution Limits?

Minimum acceptable contribution is PKR 50,000 for the following modes of contribution payment:

- Annual
- Semi-annual
- Quarterly

For Top-Up Contributions - Minimum payment is PKR 50,000 with no limit on the maximum.

What is the Contribution Allocation Percentage?

IGI Life Family Takaful vitality offers one of the best contribution allocations to optimize the returns on your investment. The proportion of contributions allocated to account value is as follows:

Contribution Allocation

Membership Year	1	2	3 to 5	6 to 10	11 to 15	16 & onwards	Top-Up
% Allocation of Contribution to Account Value	40%	80%	100%	102%	103%	105%	100%

Top-Up Contributions

The plan is a regular contribution plan but a participant may top-up the regular contribution by depositing additional funds as lump sum contribution in the PIA. These lump sum contributions, called Top-Up Amounts can be made at any time. Top-Up payments will increase the PIA account value of the membership but will not affect the Basic Sum Covered. The amount of Top-Up is subject to the minimum and maximum limits as determined by the Takaful Operator from time to time.
For Top-Up Contributions- Minimum payment is PKR 50,000 with no limit on the maximum.

Monthly Reward and Vitality Integrated Benefit:

Monthly reward and Vitality Integrated Benefit will be credited to the Top-Up Account subject to certain terms and conditions.

Contribution Indexation:

Indexation is an optional feature offered in this plan. Under this feature your contributions and sum covered will increase by a fixed amount every year leading to a better cash value accumulation and consequently a higher maturity benefit. Even once opted, you still have a right to decline the option and continue paying level contribution subject to certain terms and conditions.

Is there a Free-look Period?

Vitality Active membership will be cancelled if the Vitality Integrated Membership is cancelled within the Free-Look period as stipulated in the Membership Document of the Base Membership. If the Member has availed or has not availed any Active Rewards during the Free-Look period, the Vitality Fee for one month will be refunded.

Can I Cancel My Vitality Active Membership Anytime?

You can cancel your Vitality active membership at any point in time. However, once your membership is cancelled, you will have to participate in the Vitality membership again.

Can I Surrender My Membership Anytime?

You have the right to encash all the units in your account value any time after the membership at any time. In such an event, the units will be encashed at Bid Price and the membership will be terminated. A surrender processing fee will be charged at the time of surrender. In case of full Surrender of the Vitality Integrated Membership, the Integrated Benefit accrued till the date of surrender, and not already credited to the Top-Up Account, will not be payable.

Can I Withdraw Funds from My Membership?

The account value can be withdrawn partially, by encashing a limited number of units in the sub-account(s). The amount withdrawn is considered as a permanent withdrawal and does not have to be repaid. A partial withdrawal will reduce the death benefit by the amount of partial withdrawal. In case of partial withdrawal, Integrated Benefit will not be credited to the Top-Up Account for that 5-year period in which partial withdrawal was made.

For example:

Year	Vitality Status at end of each year	Partial Withdrawal during the 5-yr period	Integrated Benefit for the 5-yr period
1 – 5	Silver	Yes	No
6 – 10	Silver	No	Yes

What are the Fees and Charges Related to this Product?

Bid/Offer Spread	5% of amounts for purchase of PIA Units
Wakalatul Istismar fees	0.125% of Participant's Investment Account (PIA) value per month charged at the beginning of month
Mudarib Share	40% share in the investment income of the Individual PTF (if any)
Takaful Operator's Management fee in Takaful contributions	25% of each month's takaful contributions (Tabarru or COI)
Administration Fee	PKR 125 per month per membership
Vitality Fee	PKR 320 per participant per month*
Surrender Charge (All Years)	Nil
Fund Switching Fee	PKR 500
Processing Fee	PKR 500 on each partial Withdrawal and complete surrender

* Vitality Fee may vary from time-to-time, at the discretion of the Family Takaful.

Illustration of Benefits

The following example portrays the expected cash value of a person aged 35 years. The annual basic contribution is PKR 500,000, with a sum covered multiple of 30, a contribution paying term of 20 year and a sum covered of PKR 15,000,000.

8% Unit Growth Rate

		Bronze		Silver		Gold		Platinum	
Membership Year	Basic Cash Value	Death Benefit	Cash Value with Benefit	Death Benefit	Cash Value with Benefit	Death Benefit	Cash Value with Benefit	Death Benefit	Cash Value with Benefit
5	2,131,342	15,000,000	2,131,342	15,125,000	2,255,842	15,250,000	2,380,842	15,450,000	2,580,842
10	5,571,413	15,000,000	5,571,413	15,295,387	5,866,300	15,590,774	6,161,686	16,063,393	6,634,306
15	10,303,366	15,000,000	10,303,366	15,527,641	10,830,507	16,055,281	11,358,148	16,899,506	12,202,373
20	16,958,532	16,958,532	16,958,532	17,802,757	17,802,757	18,646,981	18,646,981	19,997,741	19,997,741

10% Unit Growth Rate

		Bronze		Silver		Gold		Platinum	
Membership Year	Basic Cash Value	Death Benefit	Cash Value with Benefit	Death Benefit	Cash Value with Benefit	Death Benefit	Cash Value with Benefit	Death Benefit	Cash Value with Benefit
5	2,244,366	15,000,000	2,244,366	15,125,000	2,368,866	15,250,000	2,493,866	15,450,000	2,693,866
10	6,187,459	15,000,000	6,187,459	15,311,759	6,498,718	15,623,518	6,810,477	16,122,332	7,309,291
15	12,154,703	15,000,000	12,154,703	15,590,789	12,744,993	16,181,579	13,335,782	17,126,842	14,281,045
20	21,307,029	21,307,029	21,307,029	22,314,710	22,314,710	23,322,391	23,322,391	24,934,680	24,934,680

12% Unit Growth Rate

		Bronze		Silver		Gold		Platinum	
Membership Year	Basic Cash Value	Death Benefit	Cash Value with Benefit	Death Benefit	Cash Value with Benefit	Death Benefit	Cash Value with Benefit	Death Benefit	Cash Value with Benefit
5	2,362,443	15,000,000	2,362,443	15,125,000	2,486,943	15,250,000	2,611,943	15,450,000	2,811,943
10	6,874,267	15,000,000	6,874,267	15,329,366	7,203,133	15,658,731	7,532,498	16,185,716	8,059,483
15	14,368,289	15,000,000	14,368,289	15,663,488	15,031,276	16,326,975	15,694,764	17,388,556	16,756,344
20	26,847,342	26,847,342	26,847,342	28,057,094	28,057,094	29,266,846	29,266,846	31,202,450	31,202,450

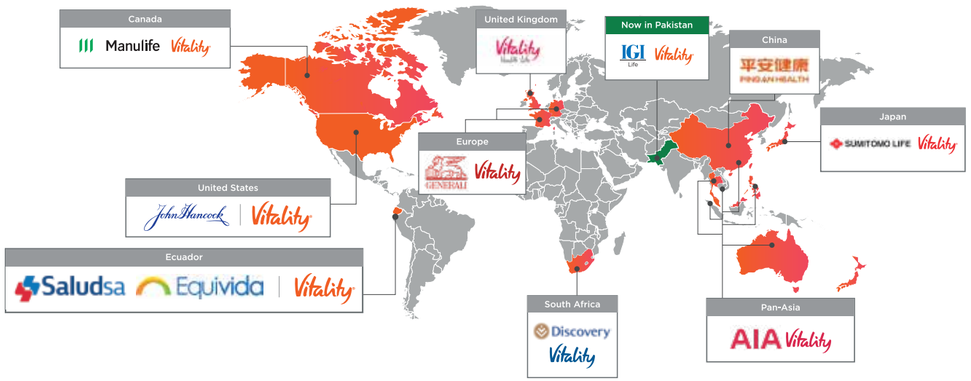
*Disclaimer: Please note that all the amounts shown in the illustration are projections and are not guaranteed.

About IGI Life Family Takaful

IGI Life Family Takaful, part of the Packages Group, marked its entry into the Life Takaful business through acquisition of controlling shares in ALICO (Pakistan) Limited in April 2014. Acquisition by Packages Group makes IGI Life a one of a kind Family Takaful provider in Pakistan, as IGI Life's multinational heritage is now coupled with the local experience of the Packages Group, one of the most reputed business conglomerates in the country, having several joint ventures with leading global brands in the FMCG, Pharmaceutical and Packaging sectors.

IGI Life's current product suite includes Family Takaful Plans, Accident & Health Takaful and Employee Benefit Solutions. IGI Life is also amongst the first few companies to commence Family Takaful business in 2015 under Window Takaful Operations, thus offering Shari'ah-compliant solutions to our clients.

About Vitality Group

Guided by the core purpose of making people healthier, Vitality is the leader in improving health to unlock outcomes that matter. By blending smart tech, data, incentives, and behavioural science, we inspire healthy changes in individuals and organisations. Vitality brings a global perspective through successful partnerships with the smartest takaful operators and most forward-thinking employers around the world. More than 10 million people in 22 countries engage in the Vitality programme.

Today, the Vitality program impacts over 10m lives in 22 markets