

The above percentages are determined after deducting an "Allocation Fee" from the basic Takaful plan contribution. All subsequent charges are deducted from PIA.

Top-Up Contributions

The Plan is a regular contribution plan but a participant may top- up the regular contributions by depositing surplus funds as lump sum contributions in the membership. These lump sum contributions, called "Top- Up Amounts", can be made at any time .

For Top-Up payments - Minimum payment is PKR 100,000 with no limit on the maximum and without any impact on sum cover.

Waqf Donation

Waqf Donation, which depends on the Takaful cover and rick profile of the Participant, will be transferred from PIA into Participants Takaful Fund (PTF).

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 bid price and the membership will be terminated. A processing fee will be charged at the time of surrender.

Partial Withdrawal

The plan allows for partial withdrawals from the Participant's Account Value anytime during the membership term by redeeming a limited number of units as per the terms and conditions.

What is the Wakalah Fee (Allocation Fee)?

The Wakalah Fee as a percentage of the contribution on the IGI Life WTO Yaqeen Al Islami Plan is as follows:

Membership Year	Allocation fee % of Contribution	
	Plan A	Plan B
1	20%	15%
2	15%	15%
3	5%	5%

Charges

The following charges are applicable on the plan:

Bid/ Offer Spread	5%
Wakalatul Istismar Fees	1.75% of Participant's Investment Account (PIA) value per annum (deductible monthly)
Mudarib Share	40% share in the investment income of the Individual PTF (if any)
Takaful Operator's Management Fee in Takaful contributions	45% of each month's takaful contributions
Administration Fee	Nil
Fund Transfer Fee	PKR 500 for each transfer between investment fund(s)
Processing Fee	PKR 500 on each partial withdrawal and complete surrender

Note: The above fees and charges are subject to change without prior notice.

Illustration of Benefits

The following example portrays the expected cash value of a person aged 35 years. The basic contribution is PKR 250,000 per annum, and with a protection multiple of 10, the sum covered is PKR 2,500,000. The projected cash values are as follows:

Year	Cumulative Regular Contributions Paid	ILLUSTRATIVE VALUES					
		6% Unit Growth Rate		9% Unit Growth Rate		11% Unit Growth Rate	
		Basic Death Benefit	Cash Value	Basic Death Benefit	Cash Value	Basic Death Benefit	Cash Value
1	250,000	2,500,000	192,779	2,500,000	198,321	2,500,000	202,016
2	500,000	2,500,000	406,639	2,500,000	424,188	2,500,000	436,071
3	750,000	2,500,000	654,448	2,500,000	691,910	2,500,000	717,661
4	1,000,000	2,500,000	925,329	2,500,000	991,853	2,500,000	1,038,283
5	1,250,000	2,500,000	1,217,888	2,500,000	1,323,926	2,500,000	1,399,079



HOW TO CLAIM

Filing a Claim

Our claim settlement procedure is prompt and hassle-free. It is advisable to consult our Customer Services services.life@IGI.COM.PK team for detailed assistance while filing your membership claim.

Here is a simple step-by-step procedure to be followed when you make a claim.

STEP 1: INTIMATION

A claim can be lodged directly without any delay through visiting IGI Life Window Takaful Operations Website Online Claim Intimation by filling given fields which shall be transmitted to Claims Department immediately.

<http://igilife.com.pk/claim-intimation/>

OR send intimation letter from the Participant/ Claimant (as the case may be) under his / her signature giving particulars of loss (death, Disability or Sickness) with Cause, Date, Place and Name of Covered Person. Always remember to mention the current address and contact number of the claimant while submitting intimation.

Claim must be lodged within 30 days of date of loss.

STEP 2: COMPLETE THE CLAIM FORM ALONG WITH RELEVANT DOCUMENTS

Upon intimation of loss, IGI Life Window Takaful Operations will provide relevant claim forms for filing along with evidence of loss i.e. Death Certificate, Original Membership Document, CNIC of Covered Person and nominee(s), Hospital Record, Police Report and Post Mortem Report (in case of accident only) or any other requirement as called by IGI Life Window Takaful Operations based upon the nature of events. Forms can be directly downloaded from our website.

<http://igilife.com.pk/investor-relations/claim-forms/>

Arrange for medical bills/reports for medical related claims: In case of hospitalization or medical related claims, produce all medical bills (original) and medical report (photocopies) issued by the attending provider.

Attestation: Documents can be submitted in original or photocopies, attested by a Gazetted Government Official/Issuing authority. Original copies of documents may be called for inspection.

STEP 3: SUBMIT REQUIRED DOCUMENTS ALONG WITH THE CLAIM FORM

The Original documents & forms (hard copy) properly completed, signed and witnessed must be submitted with IGI Life Window Takaful Operations Head Office within 90 days after the loss for which the claim is made.

STEP 4: SETTLEMENT

A claim is settled as soon as requirements to the satisfaction of IGI Life Window Takaful Operations are submitted at its Head Office.

NOTE:

Kindly ensure that in case of claim by Participant, all documents and forms are signed by you as per signature affixed by you on your Membership's original Proposal Form/CNIC.

Disclaimer:

This product is underwritten by IGI Life - Window Takaful Operations. It is not guaranteed or covered 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 Yaqeen Al-Islami Takaful Plan, a regular contribution product and/or any benefit or loss arising out of it. Should the applicant/participant proceed to subscribe to this IGI Life - WTO Yaqeen Al-Islami Takaful Plan - a regular contribution product, 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 contributions in the plan are invested in the mentioned investment fund and 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 neither IGI Life - Window Takaful Operations nor Dubai Islamic Bank 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.

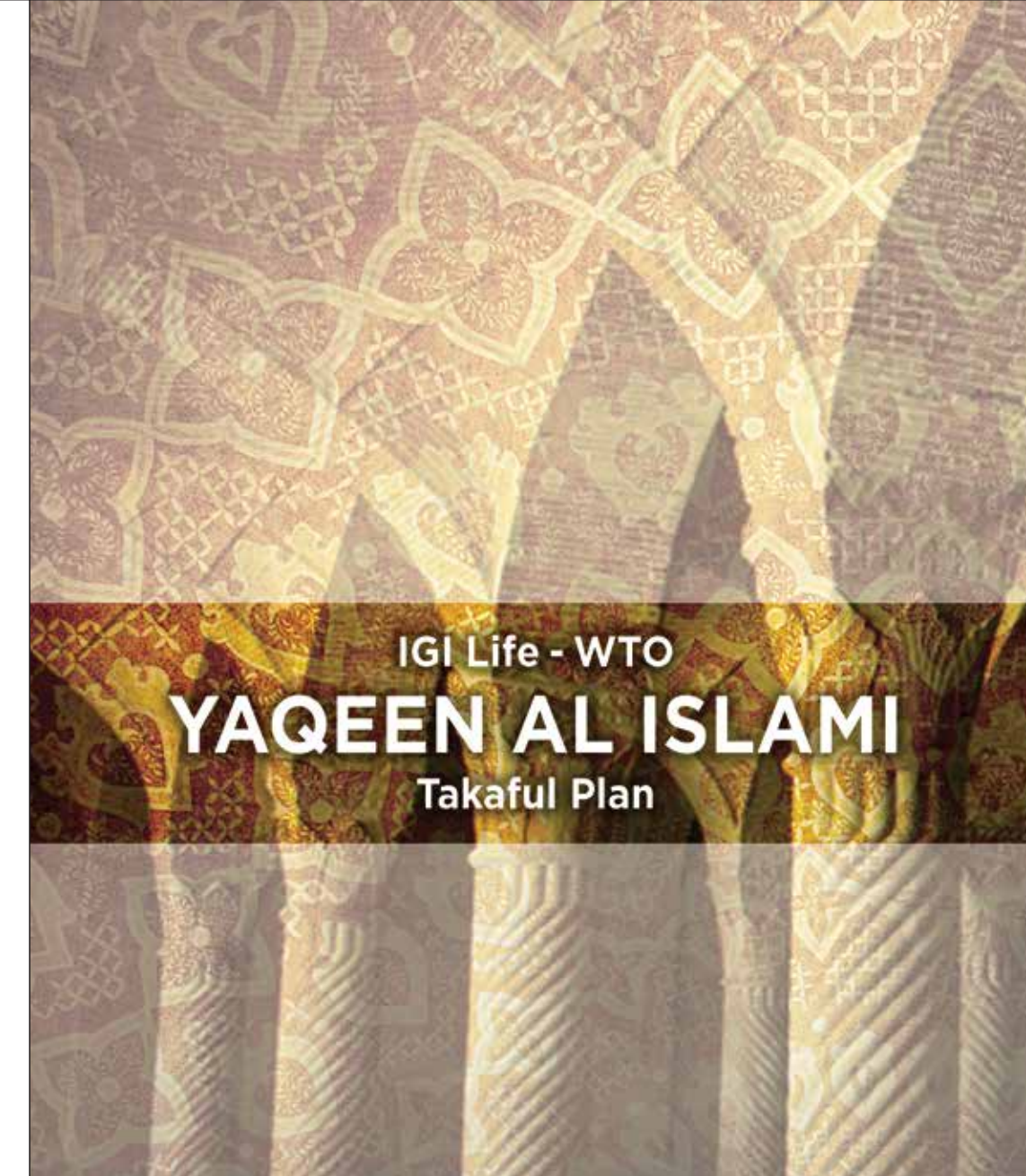
This is a brochure not a contract. The detailed terms and conditions are stated in the PMD.

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.igilife.com.pk



IGI Life - WTO
YAQEEEN AL ISLAMI
Takaful Plan

IGI Vitality®
Life | Window Takaful Operations

With the recent development in Islamic Banking and respective finance modes, there has been a growing demand from the masses for instruments and methods through which they can safeguard the future for themselves and their loved ones while being in compliance with the standards as set out by Shari'ah. Family Takaful addressed this issue and enables participants to protect their financial future with specific targets in mind like; Children's Education, Daughter's Marriage, Building / renovation of home or planning for carefree life after retirement.

IGI Life has always been at the forefront of providing the best services to its customers in line with their requirements. We were amongst the first companies who obtained the license to initiate Window Takaful Operations (WTO) in 2015. Under its Window Takaful Operations IGI Life brings IGI Life - WTO Yaqeen Al-Islami which is a unique plan designed for Dubai Islamic Bank customers. Dubai Islamic Bank will only act as an agent/distributor of this takaful plan.

Disclosure of product: This is a Family Takaful product which has two distinct elements i.e. Takaful Coverage and Investment. The Investment Component is linked to the performance of underlying assets under unit-linked fund(s).

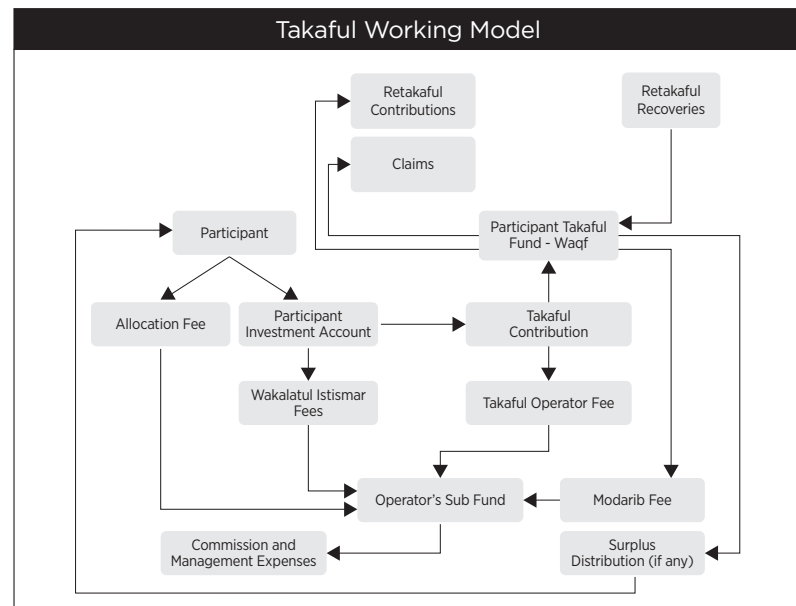
About IGI Life - WTO Yaqeen Al-Islami

IGI Life - WTO Yaqeen Al-Islami offers a unique combination of savings, investment and protection. It offers you the peace of mind and takes care of the future of your loved ones by not only providing Takaful coverage but also giving a Savings plan that is in line with the Shari'ah Principles.

The plan is being offered by IGI Life - Window Takaful operations and has been exclusively designed for Dubai Islamic Bank's customers. It is only available through Dubai Islamic Bank's branches.

The Concept of Takaful

Takaful is an age old Islamic concept of mutual help & support blended with modern concepts of Actuarial Science, Underwriting and Investment under the supervision of Shari'ah Advisor. It is a Shari'ah compliant way of supporting each other in case of financial losses due to unforeseen events like; Death, Disability or Disease.



Free Look Period

If you cancel your membership within a free look period of 14 days from the date of receipt of the Participant's Membership Document (PMD), you are entitled for a full refund of contribution less any expenses incurred by IGI Life WTO in connection with your medical or clinical examinations.

How Does the Takaful Membership Operate?

IGI Life's takaful model is based on the Wakalah-Waqf principal. 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.

Surplus Sharing

Participants of the takaful fund as per the terms and conditions of the Waqf, may be entitled to a share of possible surplus funds. Takaful offers a unique feature of Surplus Sharing to the Participants in addition to risk mitigation benefits. As approved by the Shari'ah Advisor and Appointed Actuary at the end of each year, IGI Life - Window Takaful Operations will determine the surplus (if any) available in the PTF for distribution.

Takaful Benefits under Yaqeen Al-Islami

Death Benefit

Death Benefit payable is the Sum Covered or Account Value in Participant's Investment Account (PIA) whichever is higher

PLUS

The accumulated account value of Top-Up amounts in PIA

PLUS

Surplus (if any) as per PTF membership 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 amount (if any) will be payable to the participant.

Basic Sum Covered: The Basic Sum Covered will be a multiple of Basic Contribution depending on the age of the participant as follows:

Age	Multiples of Basic Contribution	
	Minimum	Maximum
Up to 55	5	30
56 to 60	5	15
61 & onwards	5	10

Additional Benefits

There are various supplementary benefits which may be attached to enhance the takaful coverage, these are as follows:

- Additional Protection Benefit:** APB enhances the benefit payable on participant's death, whether due to accidental or non-accidental causes. The APB face amount is payable in a single lump sum in addition to any other death benefit payable under the basic membership.

- Accidental Death Benefit:** ADB pays a lump sum amount in case of death of the participant due to accidental means.

- Sehat Afza:** Provides financial protection in case of illness or accident that leads to hospitalization to cover in-patient hospital expenses to the participant up to the annual limit of PKR 250,000. Participant can also select this supplementary benefit for his/her spouse.

Contribution Indexation

Indexation is an optional feature offered in this plan. Under this feature your contributions will increase by a fixed amount every year leading to a better cash value accumulation and consequently a higher maturity benefit without any increase in the sum covered. Even once opted, you still have a right to decline the option and continue paying level contribution subject to certain terms and conditions.

Where are the contributions invested?

Your contributions will be invested in Shari'ah compliant investments to build the PIA.

You will be offered 3 different Shari'ah compliant investment strategies: Conservative, Balanced and Aggressive as described below:

IGI Takaful Conservative Strategy
Funds Classification: Income Fund - Takaful (Shariah Compliant)
Category of Unit Linked Funds (Risk Profile): Low
The underlying assets include Shariah compliant government and/or other secured investments. There will be little exposure to the stock market under this strategy.
Shariah Compliant Government securities and/ or Other Shariah Compliant fixed income investments: up to 100%
IGI Takaful Balanced Strategy
Funds Classification: Balanced Fund - Takaful (Shariah Compliant)
Category of Unit Linked Funds (Risk Profile): Medium
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 fixed income investments: 60 to 100%
IGI Takaful Aggressive Strategy
Funds Classification: Aggressive Fund - Takaful (Shariah Compliant)
Category of Unit Linked Funds (Risk Profile): High
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 fixed 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 an investment account 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 investment funds 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.

Unit Linked Fund Selection

At the time of issuance, as a default units will be allocated to a low-risk fund. After the membership has been issued the participant will have the option to reallocate the units in the fund of his choice, based on his risk appetite, at no additional fee. The new fund mix can comprise of multiple funds and will be at the participant's discretion as long as the total of the mix is 100%.

FAQs

Eligibility & Membership Term

The minimum entry age of the participant is 18 years and maximum is 65 years. The minimum membership term of this plan is 5 years subject to a maximum attained age of 85 years. The supplementary benefits will terminate at the age mentioned in the supplementary benefit. It could be at an earlier date depending upon the benefit term available.

Minimum Basic Contribution & Modes

The minimum collected Basic Contribution is as follows:

Plan A:			Plan B:		
Annual	Semi-Annual	Quarterly	Annual	Semi-Annual	Quarterly
250,000	125,000	62,500	500,000	250,000	125,000

The contribution payment term is 5 years.

Unit Pricing Methodology:

The underlying funds are valued at market value on a daily basis. The Underwriting Department clears the applications/builds the membership. On each Unit Valuation Day (UVD) the total net contribution figure (reflecting contribution receipts, claims, withdrawals, and switching) received is provided to the Accounts Department, which invests the Contribution in the mutual funds to buy units for the umbrella funds on the same day.

At the end of UVD, the NAV of the umbrella fund is re-calculated given the prices of mutual funds as of that date. The revised NAV is divided by the number of units in the umbrella fund to determine the revised bid price and offer price (105% of the bid). The NAV of the additional investment made in the mutual funds is divided by the existing unit price of the umbrella fund (as calculated above) to determine the additional units added to the umbrella fund. The umbrella fund prices thereby calculated (based on the prices of mutual funds as at end of UVD are input into the system the next morning and all transactions are accordingly carried out i.e. allocation of units with respect to Participation in Takaful Membership, surrender, switching etc. The umbrella fund prices which are put in the system are updated on our website every day for the knowledge of the participants and are also communicated to the field force to facilitate their Distribution of Takaful Membership.

Contribution Allocation

The table below depicts the year wise percentages of the participant's contribution:

Membership Year	% of Basic Contribution	
	Plan A	Plan B
1	80	85
2	85	85
3	95	95
4	100	100
5	104	104