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Pakistan's first active Family Takaful

**IGI Life - WTO
Zindagi Premier Takaful
Savings Plan**

“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! Our Zindagi Premier Takaful Savings 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.

IGI Life WTO Zindagi Premier Takaful Savings Plan

IGI Life WTO Zindagi Premier Takaful Savings Plan is a smart investment plan that is linked to the Vitality wellness programme. Based on the shared value Takaful model, this plan encourages you to lead a healthier life and offers you attractive rewards for doing so.

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.

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 is IGI Life WTO Vitality Different from Traditional Family Takaful?

Traditional Family Takaful	 Zindagi Premier Takaful Savings 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 wearable devices* + 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 wearable devices 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 Assessment
- Non-smokers' Declaration
- Vitality Age

3. Enjoy the Rewards

- Weekly Rewards
 - o Foodpanda
 - o Easy Tickets Mobile Top-Up
- Monthly Reward
 - o Up to 100% cashback on wearable devices.*
- Annual Reward
 - o 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 wearable devices 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 wearable devices.*

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.

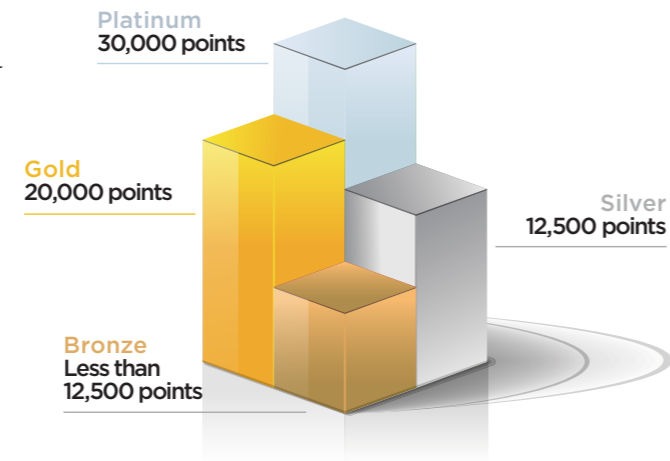


*Terms & Conditions apply

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:

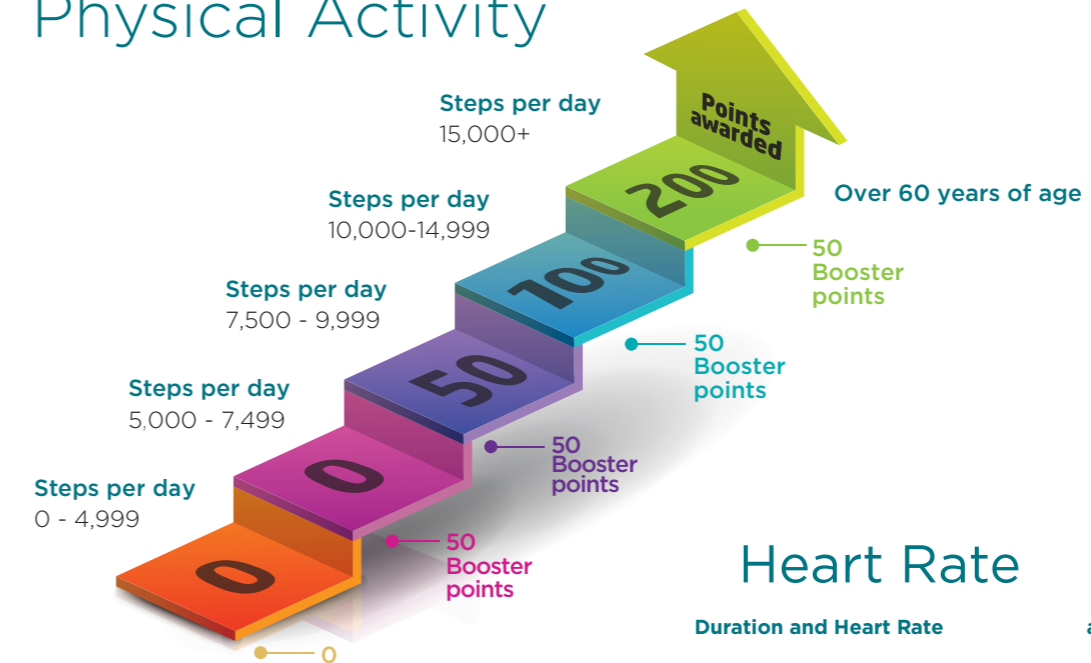


Earn Vitality points through health screenings

	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



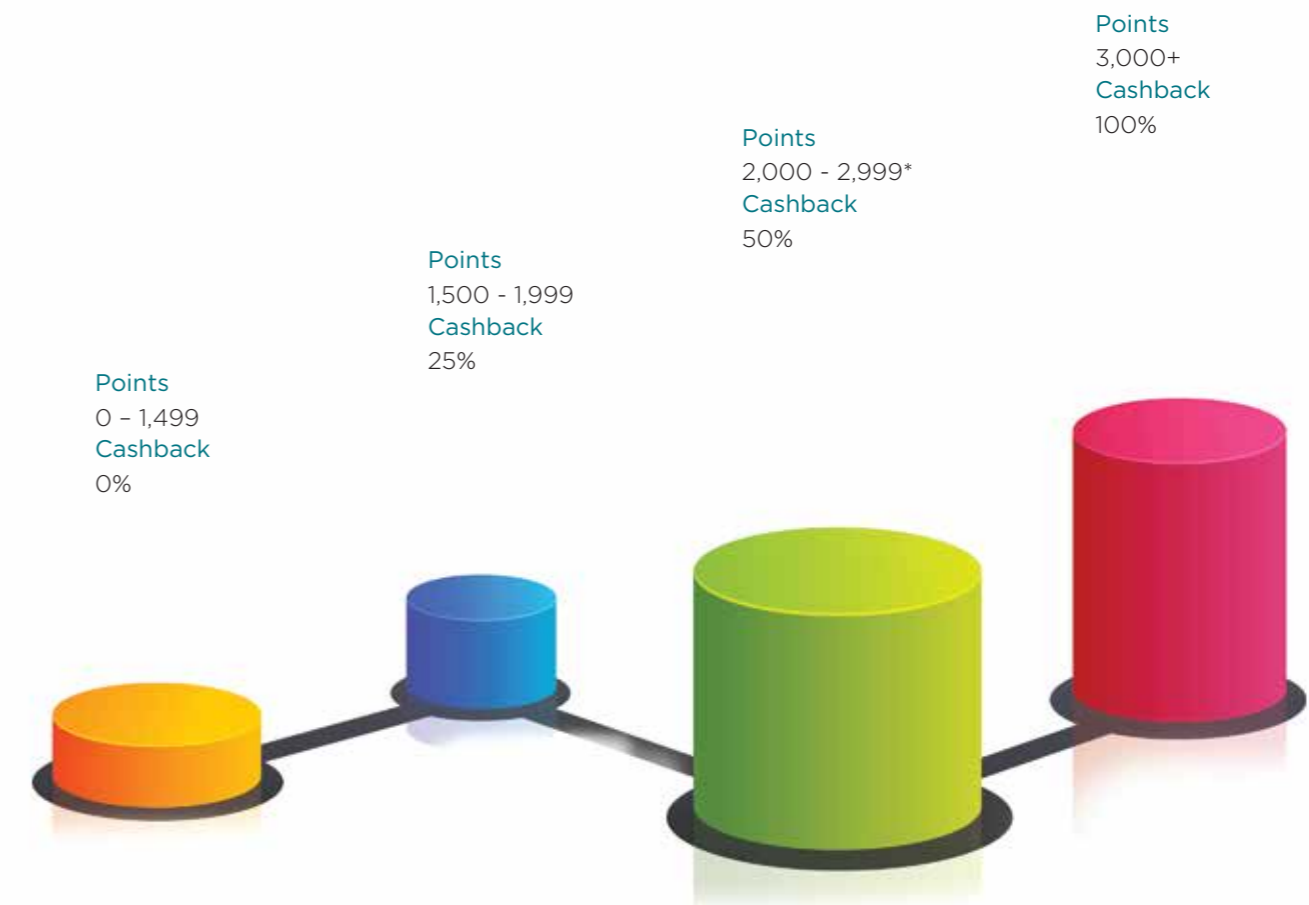
Heart Rate

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 wearable devices bought through the programme.



You will be eligible for up to 100% cashback over a period of 24 months on wearable devices, 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 wearable devices purchased through the programme.

The IGI Life Vitality Member Journey



*Terms and Conditions apply

Integrated Benefit for IGI Life WTO Zindagi Premier Takaful Savings Plan

At every 5th anniversary of the IGI Life WTO 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	75
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 WTO Vitality Integrated Benefit:

Sum Covered Multiple	Status			
	Bronze	Silver	Gold	Platinum
5 to 10	0.0%	0.0%	0.0%	0.0%
11 to 20	0.0%	2.0%	4.0%	9.0%
21 and higher	0.0%	4.0%	8.0%	18.0%

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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.
- You will 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, the higher of Sum Covered or account value in Participant's Investment Account (PIA) will be paid, along with the accumulated value of the Top-up Account & the Integrated Benefit accrued but not already credited to the Top-up Account Value.
- **Maturity Benefit:** 100% of the Participant's Investment Account (PIA) value, along with the accumulated value of the Top-Up Account & the Integrated Benefit accrued but not already credited to the Top-Up Account Value will be paid at the time of maturity.
- **Extra Unit Allocation:** The longer the membership is continued, the higher the rewards will be. The plan offers extra unit allocation starting from the 6th year. The extra unit allocation is as follows:

Extra Unit Allocation



- **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.

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Surplus Sharing

Participants of the takaful fund as per the terms and conditions of the Waqf, can 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 Life Window Takaful Operations calculates the surplus (if any) at the end of each year with the requisite approval from the Shariah advisor and appointed actuary.

Compulsory Supplementary Benefit:

Sehat Afza: Provides financial protection in case of illness or accident that leads to hospitalization to cover in-patient expenses of PKR 250,000 annually.

What Additional Benefits Can Be Aailed?

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.

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 fixed 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 fixed 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 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 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.

What are the Minimum or Maximum Contribution Limits?

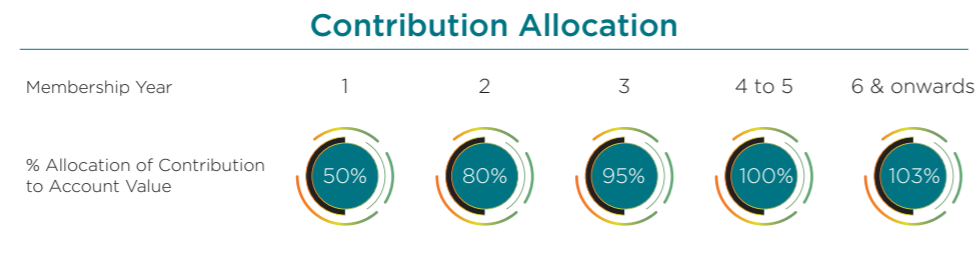
Minimum acceptable contribution is PKR 250,000 for the following modes of contribution payment:

- Annual
- Semi-annual
- Quarterly

There is no maximum limit of contribution; hence, you can plan your financial objectives with complete freedom.

What is the Contribution Allocation Percentage?

IGI Life WTO 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:



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 and the same will be placed for investment in PIA. For Top-Up Contributions- Minimum payment is PKR 250,000 with no limit on the maximum.

Indexation Feature

If this option is selected, the Contribution and Basic Sum Covered of the Vitality Integrated Membership will be increased on every Membership Anniversary. The member may cancel the increase in Contribution by giving notice in writing and paying the Contribution without the increase. If the member cancels the increase on any Membership Anniversary, the indexation facility will no longer be available.

The Integrated Benefit in indexed Memberships during a 5-yr period will be calculated using the Minimum Contribution paid during that period.

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. A processing fee is also applicable on each 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.

A partial withdrawal will reduce the Death Benefit by the amount of partial withdrawal.

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 175 per month per membership
Vitality Fee	PKR 320 per participant per month*
Surrender Charge (All Years)	Nil
Fund Switching Fee	PKR 500 for each transfer between investment funds
Processing Fee	PKR 500 on each partial withdrawal and complete surrender

*Terms & Conditions apply.

Sample Illustrative Values

Please find below the projected cash values for a participant aged 35 years. The annual contribution is PKR 500,000 with a sum covered multiple of 30 and a contribution paying term of 20 years.

8% Unit Growth Rate

Membership Year	Basic Cash Value	Bronze		Silver		Gold		Platinum	
		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	2,130,316	14,772,000	2,130,316	14,870,480	2,228,296	14,968,960	2,326,776	15,215,160	2,572,976
10	5,554,947	14,772,000	5,554,947	15,004,718	5,787,165	15,237,435	6,019,882	15,819,229	6,601,676
15	10,238,304	14,772,000	10,238,304	15,187,696	10,653,501	15,603,393	11,069,197	16,642,634	12,108,438
20	16,767,525	16,767,525	16,767,525	17,432,639	17,432,639	18,097,753	18,097,753	19,760,538	19,760,538

10% Unit Growth Rate

Membership Year	Basic Cash Value	Bronze		Silver		Gold		Platinum	
		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	2,246,370	14,772,000	2,246,370	14,870,480	2,344,350	14,968,960	2,442,830	15,215,160	2,689,030
10	6,174,545	14,772,000	6,174,545	15,017,616	6,419,661	15,263,232	6,665,277	15,877,272	7,279,317
15	12,090,322	14,772,000	12,090,322	15,237,448	12,555,270	15,702,895	13,020,717	16,866,514	14,184,336
20	21,100,721	21,100,721	21,100,721	21,894,613	21,894,613	22,688,504	22,688,504	24,673,232	24,673,232

12% Unit Growth Rate

Membership Year	Basic Cash Value	Bronze		Silver		Gold		Platinum	
		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	2,367,830	14,772,000	2,367,830	14,870,480	2,465,810	14,968,960	2,564,290	15,215,160	2,810,490
10	6,866,305	14,772,000	6,866,305	15,031,487	7,125,293	15,290,975	7,384,780	15,939,693	8,033,498
15	14,307,671	14,772,000	14,307,671	15,294,722	14,829,893	15,817,444	15,352,615	17,124,250	16,659,421
20	26,629,356	26,629,356	26,629,356	27,582,447	27,582,447	28,535,538	28,535,538	30,918,266	30,918,266

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

About IGI Life Window Takaful Operations

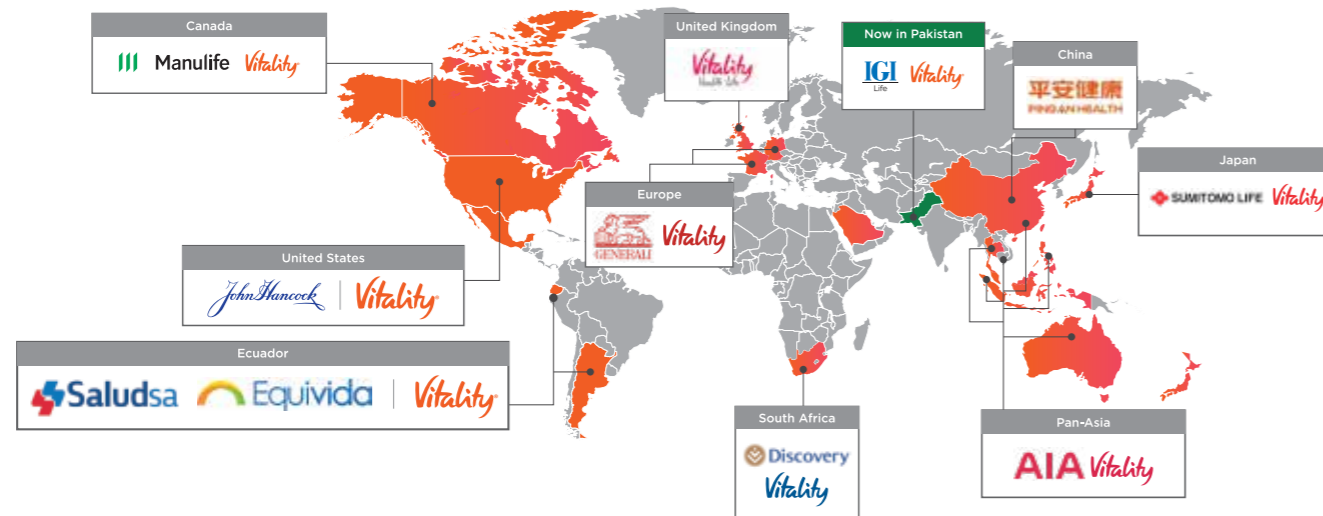
IGI Life Takaful Limited, part of the Packages Group, marked its entry into the Life Takaful business through acquisition of controlling shares in ALICO (Pakistan) Limited in April 2014. Acquisition by Packages Group makes IGI Life a one of a kind Family Takaful provider in Pakistan, as IGI Life's multinational 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 insurers and most forward-thinking employers around the world. More than 20 million people in 28 countries engage in the Vitality programme.

Today, the Vitality program impacts over 20m lives in 28 markets



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.