

EFU LIFE



EMBRACE WELLNESS



# HEMAYAH TAKAFUL SAVINGS PLAN

## EFU Life Cares About Your Wellness

Prioritizing both healthy living and wellness is crucial for living a healthy life, involving the harmony of physical, nutritional and mental health that significantly influences daily life. By encouraging healthy habits, life becomes more enjoyable, leading to enriching experiences.

Discover how you can lead a healthier life with our unique wellness program.

## EFU Life WIN - Your Path to Wellness

Introducing our groundbreaking wellness program that puts the power of managing your health and well-being right in your hands!

EFU Life WIN is a data-driven program that assists you in your journey towards living a healthier lifestyle by tracking your physical activity, monitoring your nutritional intake, challenging you to push your limits and offering rewards for accomplishing every milestone. With EFU Life WIN, we aim to empower our participants to take charge of their health, while still enjoying the peace of mind that comes from being protected by Pakistan's leading life insurance company.

EFU Life WIN is your ultimate partner in this journey to a healthier, happier you!

**EFU Life WIN brings you Hemayah Takaful Savings Plan. It's not just a takaful product; It's an exhilarating adventure towards a better you!**

## What is Takaful?

Takaful is a Shariah compliant way of safeguarding yourself and your family in unforeseen circumstances. Individuals in the community come together for a common purpose and contribute into Waqf Fund operated by a Takaful Operator to protect themselves against future financial losses. A Family Takaful Plan assists participants to share their risk on the basis of cooperation, brotherhood, mutuality and solidarity for a common good.





# dacadoo

## OUR HEALTH TECH PARTNER

Dacadoo is a Swiss technology company that specializes in supporting the digital transformation of its participants, including EFU Life through digital person-years of scientific data. Dacadoo has partnered with various life and health insurance carriers across the world and is driving the digital revolution in the health and wellness industry.



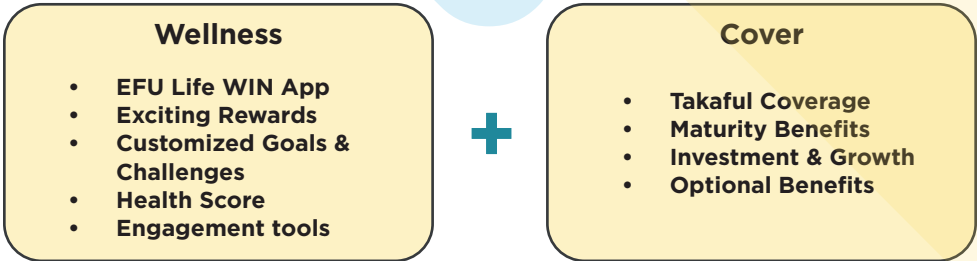
# EFU Life WIN - Hemayah Takaful Savings Plan

EFU Life WIN - Hemayah Takaful Savings Plan not only protects your loved ones in unforeseen circumstances but also allows you to earn rewards and benefits throughout your life by maintaining a healthy lifestyle.

This product is a unit-linked Shariah-compliant investment plan, different from traditional Family Takaful. It allows you to invest your contributions in a fund of your choice, emphasizing your financial growth. But it doesn't stop there. With our Wellness feature, you can maximize your rewards, including short-term, medium-term, and long-term membership-linked benefits that encourage healthy living.

## This Plan Consists of Two Key Components

- Helps you in your Wellness Journey by tracking your lifestyle.
- Protects your future through takaful coverage.



## A Winning Strategy

The Wellness Wheel makes digital health engagement easier than ever. It is a wellness tool that assesses and visualizes various aspects of an individual's well-being.

Encompassing seven different dedicated areas to track a user's holistic health and offer even more personalized goals. These categories include physical health, mental well-being, physical activity, sleep, mindfulness, self-control, and nutrition.





The Wellness Wheel is used as a self-assessment tool to help individuals identify areas of their life that may require more attention or improvement. By visualizing their well-being in this way, users can set goals and track their progress in different life dimensions, aiming for a more balanced and fulfilling life.

## The Health Score

Health Score is a number between 0 and 1,000 that represents overall relative health. This science-based indicator is built on over 300 million person-years of scientific data. It increases or decreases in real-time, depending on how a user's physical health, emotional wellbeing and lifestyle change over time. The Health Score is divided into 3 categories.



After calculating the Health Score, the following ranges are provided, each corresponding to specific categories, which indicate your initial health status

HEALTH SCORE RANGE	HEALTH SCORE CATEGORY	ACTION REQUIRED
0 - 479	Low	Needs a lot of improvement
480 - 549	Fair	
550 - 609	Good	On the right path for enhancing overall wellness
610 - 679	Very Good	
680 - 1000	Excellent Health Score	Keep up the good work!

## Comprehensive Reward Program

EFU Life WIN - Hemayah Takaful offers three levels of rewards designed to motivate individuals to commit to a healthier lifestyle. These incentives promote well-being throughout the year, covering 365 days and involving various levels of rewards, starting from the first day of your WIN Membership.

You can earn points through regular tasks or physical activities like daily walks, gym workouts, cycling, etc. Additionally, points can be earned by simply engaging with EFU Life WIN App, which tracks and records your daily routines, including sleep, nutrition, and essential body information. Our app also remembers significant dates in your life and pleasantly surprises you with reward points which contribute to the improvement of your annual **WIN Status**.

REWARD LEVELS	TARGET	REWARDS
<b>SHORT TERM REWARD</b>	Complete 50,000 steps Challenge. or Engage in 5 hours of any Physical activity with an "elevated" heart rate, whichever comes first. (These targets are dynamic and can change based on the user's activity level)	A voucher worth Rs. 500 on completing steps or heart rate goals.  Participants can earn a maximum of 4 vouchers.
<b>MEDIUM TERM REWARD</b>	Participants can earn up to 100,000 points annually. These points are earned through physical activity and engagement with the app.	The participant can earn up to 100,000 points and purchase exciting rewards from our online reward store.
<b>LONG TERM REWARD</b>	Max up to 25% membership linked bonuses can be earned depending on the membership term & WIN status.	Based on membership term and annual WIN status achieved at membership anniversary.

Policy Term (Years)	Percentage of Long-Term Policy Linked Bonus based on WIN Status			
	Beginner	Mover	Achiever	Winner
Up to 5 Years	0%	2.5%	5%	10%
6 to 10 Years	0%	5%	7.5%	15%
11 to 15 Years	0%	7.5%	10%	20%
16 to 20 Years	0%	10%	12.5%	25%

## WIN Status:

The participant can progress through the four levels of EFU Life WIN Program and enjoy a variety of rewards based on how high their WIN status is. The more points you accumulate, the higher your WIN status, the greater the rewards.

**Beginner**



**< 50,000 Points**

**Mover**



**50,000 Points**

**Achiever**



**70,000 Points**

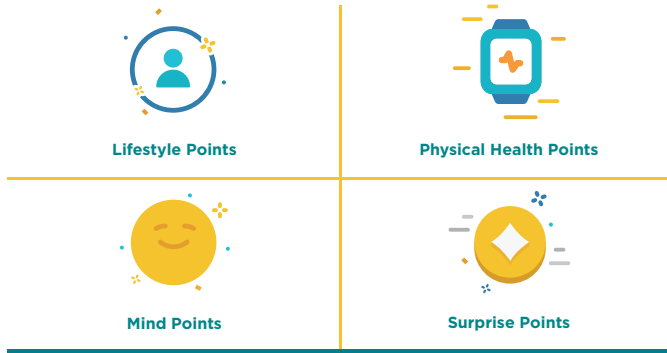
**Winner**



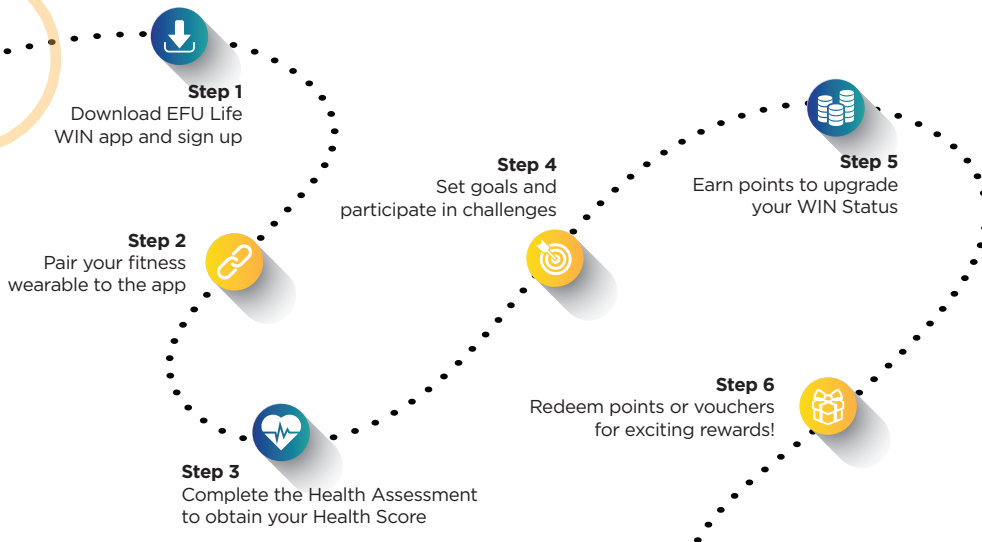
**85,000 Points**

Your WIN status will be locked after a year. To keep you engaged and motivated year after year, your WIN status begins at the Beginner level, and your points reset to zero at the start of every membership year.

# EFU LIFE WIN POINTS YOU CAN EARN IN A YEAR

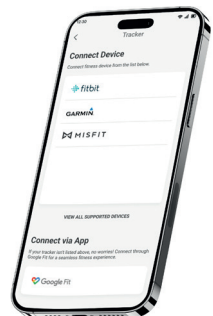


## PARTICIPANT WELLNESS JOURNEY





## Supported Devices

Physical activities can be tracked through wearable devices. You can sync any of your wearable devices, such as Samsung Gear, Apple Watch, Fitbit, Garmin, Xiaomi, Infinix, Zero, etc., smartwatches, to the app.



# About EFU Life WIN - Hemayah Takaful Savings Plan

## Important Details

	<b>Eligible Age</b>	<b>18 to 65 years</b>
	<b>Minimum &amp; Maximum Plan Term</b>	<b>10 to 40 years</b>
	<b>Maximum age at Maturity</b>	<b>75 Years</b>
	<b>Minimum Contribution</b>	<b>PKR. 250,000 per annum</b>
	<b>Fund Acceleration Contribution</b>	<b>Minimum: PKR. 50,000</b>
	<b>Payment Mode</b>	<b>Annual</b>
	<b>Cover Multiples</b>	<b>5-50 (depending on the age of the participant at entry)</b>
	<b>Short Term Rewards</b>	<b>Up to 24,000 annually</b>
	<b>Medium Term Rewards</b>	<b>Up to 10,000 annually</b>
	<b>Long Term Rewards</b>	<b>Up to 25% annual bonus based on membership term &amp; annual status</b>

## Disclosure of Product



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

## Free Look Period:

If you cancel your membership within a free look period of 14 days from the date of the documents receipt, you are entitled for a full refund of Contribution less any expenses incurred by EFU Hemayah Takaful in connection with our medical or clinical examinations.



## Death Benefits:

The unfortunate demise of the participant (covered person) allows the nominated beneficiaries to receive the death benefit as given:

-  **Till age 55**  
Sum at Risk from Participant's Takaful Fund + Cash value of basic plan from participant's investment account +Cash value of units applicable against Fund Acceleration Contribution (FAC) payments (if any)
-  **Age 56 and above**  
Sum Covered OR Cash value of the participant's investment account from the regular basic plan contribution (whichever is higher) Plus Cash value of the units applicable against Fund Acceleration Contribution (FAC) payments (if any)

## Maturity Benefits:

At the end of the Membership Term, the maturity benefit payable will be:

-  The Cash Value of Participant's Investment Account from basic plan contributions.  
**Plus**
-  The Cash Value from Contribution FAC payments.

## Optional Benefits

### **Takaful Accidental Death Benefit**

If death occurs due to accident; this benefit provides an additional lumpsum benefit

### **Takaful Accidental Death and Disability Benefit**

This benefit provides an additional lump sum benefit in case of accidental death or disability.

### **Additional Term Takaful:**

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

### **Takaful Accidental Death and Disability Benefit Plus:\***

This benefit provides an additional lump sum benefit in case of an accidental death or disability (permanent & total) that makes you permanently disabled.

### **Takaful Waiver of Contribution**

In case the participant is unable to follow any occupation due to the sickness or accident, the Contribution would be paid by EFU Hemayah Takaful.

### **Takaful Family Income Benefit:**

The Takaful Family Income Benefit provides a monthly benefit payable starting from the death of the Participant till the expiry of the rider.

### **Takaful Lifecare Enhanced Benefit:**

This benefit provides a flexible benefit ranging from Rs. 50,000 to a sum equivalent to the main plan sum covered subject to a maximum of Rs. 1.5 million, upon the diagnosis or the occurrence of any 20 covered critical illnesses.

**\*Any one accidental benefit can be selected.**

## Fund Acceleration Contribution:

If you have surplus cash available at any point of time during the plan term, it can be invested in the plan to enhance your cash value. These additional payments in the plan are called Fund Acceleration contribution payments. You can make these payments at any time while the membership is in force. The minimum FAC payment is Rs. 50,000.

## Partial Withdrawal:

Without surrendering your membership, you can withdraw any amount from your cash value to meet a sudden need. Partial Withdrawal is allowed subject to a residual value of Rs. 20,000.

## Complete Withdrawal:

WTO will charge an additional Wakalat-ul-Istismar fee equivalent to 50% of the total cash value in case of surrender before payment of two full-year contributions. At the time of withdrawal, you will be paid the full cash value of your fund. However, withdrawal in early membership years may result in lower cash value.

## Indexation:

This option gives you the security and peace of mind of knowing that the benefits provided by your plan will be automatically updated in line with inflation every year regardless of your health. Once you select this option, the contribution will increase every year by 5% of the prior year's contribution.

## Units Allocation

The proportion of basic plan allocated to investment is as shown in table:

Membership Year	Unit Allocation	Allocation charges*
1	35%	65%
2	75%	25%
3	85%	15%
4 and onwards	100%	0%*

**\*An allocation charge will be deducted from the Paid contribution every year as per the above table and the remainder will be allocated to the Participant's account value.**

## Sum Covered:

This is the amount payable on the unfortunate event of death of the participant. This is equal to the Regular Basic Plan contribution times the cover multiple selected by the participant.

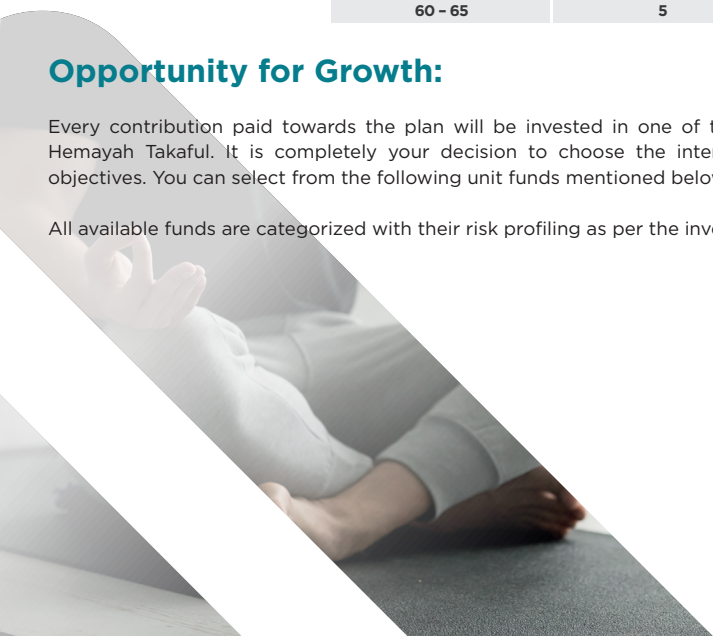
The Cover Multiple is subject to limits dependent on the age at commencement. Refer to the table below for further details:

Age	Cover Multiple
18 – 35	5 to 50
36 – 40	5 to 40
41 – 49	5 to 30
50 – 60	5 to 10
60 – 65	5

## Opportunity for Growth:

Every contribution paid towards the plan will be invested in one of the internal investment funds of EFU Hemayah Takaful. It is completely your decision to choose the internal fund based on your investment objectives. You can select from the following unit funds mentioned below:

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





Funds		
EFU Takaful Growth Fund	EFU Takaful Conservative Fund*	EFU Takaful Aggressive Fund
Fund Categorization: Balanced	Fund Categorization: Income Fund	Fund Categorization: Aggressive
Risk Profile: Medium	Risk Profile: Low	Risk Profile: High
A unit-linked Participants' Investment Fund (PIF) comprising Shariah-Compliant Investments. The objective of the fund is to maximize capital growth by investing in a portfolio spread across a wide range of investments such as Islamic mutual funds, approved equities, term deposits in Islamic Banks, and Sukuk Bonds.	EFU Takaful Conservative Fund has a conservative investment allocation strategy and low risk. This is a unit-linked Participants' Investment Fund (PIF) comprising Shariah-Compliant government securities, non-equity Shariah-Compliant mutual funds, Shariah-Compliant short-term deposits, and cash in Islamic banks or Islamic windows of conventional banks. The fund aims to provide stable investment returns with minimal risk and is suitable in times of the volatile stock market.	A unit-linked Participants' investment Fund (PIF) comprising Shariah-Compliant investments, aimed at maximizing capital growth by using investments with an aggressive investment strategy.

**\*EFU Takaful Conservative Fund will be selected by default.**

## Multiple Fund Options:

Under this option you have a facility to select a mix of two unit linked funds of the plan. Total Contribution under your membership will be allowed to be distributed in funds in multiples of 10%. It means that the funds split can be of 90/10, 80/20, 70/30, 60/40 or 50/50.

## Charges:

Following charges apply on the Basic Takaful Plan based on the principle of Wakalat-ul-Istismar:

## Wakalat-ul-Istismar:

Charges	Rate / PKR
Administration charge	PKR 1,500 per annum
Bid/Offer Spread	5% of the net regular contribution
Investment Management Charge	1.5% per annum
Additional Wakalat-ul-Istismar Fee	An additional Wakalat-ul-Istismar fee equivalent to 50% of the total cash value will be charged in case of surrender before payment of two full-year contributions.
Takaful Donation (Waqf Donation)	An age-based takaful donation applies for the takaful cover each year and is dependent on the sum at risk. No takaful donation applies in years where the cash value exceeds sum covered.

## Wellness Charge:

Charge	Rate / PKR
Wellness Annual Charge	PKR 6,500 per annum

## Automatic Non-Forfeiture Option:

If Contribution payments are stopped due to any reason after paying two full years' contributions, the Company will keep the basic membership in force for a period of one year from the date of the first unpaid contribution. During this one-year period, the Company will cancel enough units to pay for the cost of maintaining the cover and for administration. At the end of this period, if the membership still has a cash value, it will be converted to a "Paid-up" membership. In such a case, no further Contributions would be payable and the amount payable on death or maturity will be equal to the Cash Value of the membership. At each membership anniversary, the Company will cancel enough units to pay for the administration charge of maintaining the membership.

## A Complete and Exciting Proposition

"EFU Life WIN" presents a holistic solution that seamlessly blends the dependability of traditional insurance with the excitement of embracing well-being. With us, you're not only securing your future but also commencing an exciting journey towards a more robust and lively life. It's a domain where your health and personal advancement sync with an enticing offering.

## Disclaimer

- The cash values can be further enhanced by payment of Fund Acceleration Contributions.
- A description of how the contract works is given in the membership Provisions and Conditions.
- Please contact our Head Office or Sales Consultant for a personalized illustration of the benefits.
- This brochure gives a general outline of the 'Wellness Plan'. The contract will be governed by the detailed conditions set out in the membership.
- All investments made in the selected Fund are subject to market risks. The investment risk of the selected fund will be borne by the participant.



**MUFTI MUHAMMAD IBRAHIM ESSA**

Graduate from Jamiah Darul Uloom Karachi, Pakistan  
Shariah Advisor – Islamic Finance and Takaful/Retakaful

**المفتى ابراهيم عيسى**

خريج الجامعة دار العلوم كراتشي  
المشير الشرعى للامور المالية الاسلامية

**بسم الله الرحمن الرحيم**

## **SHARIAH COMPLIANCE CERTIFICATE**

SHARIAH COMPLIANCE CERTIFICATE

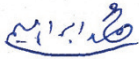
UNDER RULE 26(1)(e) OF TAKAFUL RULES, 2012

FOR EFU LIFE ASSURANCE LTD – WINDOW TAKAFUL OPERATIONS

In the capacity of Shariah Advisor- EFU Life Assurance Limited – Window Takaful Operations, I certify that I have reviewed the Hemayah Takaful WIN Savings Plan marketed through Salesforce and Dedicated Salesforce. It is based on the Wakalah-Waqf takaful model. I have also examined all relevant processes and documents including the Participants Membership Document.

Based on Shariah rulings and to the best of my knowledge and belief, the underlying product is compliant as per Shariah. In my opinion, it is permissible to obtain the said Takaful Product.  
And Allah (SWT) knows the best.

Dated: 14 May, 2024



Muhammad Ibrahim Essa

Shariah Advisor

EFU Life Assurance Limited Window Takaful Operations

