

- Bid Offer Spread of 5% of allocable contribution will be charged.
- Investment Management Fee of 1.5% p.a. of the Fund Value will be applied.

Illustration of Benefits:

The table below illustrates the growth in the cash values of annual contribution of Rs. 50,000/- (assuming no withdrawals) of a participant of age 30 years next birthday, with conservative expected projections of 6%, 8% and 10% per annum, net of the annual management charge. The Takaful coverage under this plan shall be 20 times of the annual contribution.

Parameters:

Participant's Age	30
Basic Contribution	PKR 50,000
Protection Multiple	20

Illustrative Values:

Policy Year	Cumulative Main Plan Contributions Paid	6% p.a. Expected Rate of Return	
		Main Plan Death Benefit	Cash Value* of Regular Contribution
5	250,000	1,000,000	199,127
10	500,000	1,000,000	513,387
15	750,000	1,000,000	912,038
20	1,000,000	1,418,604	1,418,604
25	1,250,000	2,058,400	2,058,400

Illustrative Values:

Policy Year	Cumulative Main Plan Contributions Paid	8% p.a. Expected Rate of Return	
		Main Plan Death Benefit	Cash Value* of Regular Contribution
5	250,000	1,000,000	209,390
10	500,000	1,000,000	568,417
15	750,000	1,068,909	1,068,909
20	1,000,000	1,764,046	1,764,046
25	1,250,000	2,725,085	2,725,085

Illustrative Values:

Policy Year	Cumulative Main Plan Contributions Paid	10% p.a. Expected Rate of Return	
		Main Plan Death Benefit	Cash Value* of Regular Contribution
5	250,000	1,000,000	220,098
10	500,000	1,000,000	629,681
15	750,000	1,255,701	1,255,701
20	1,000,000	2,205,737	2,205,737
25	1,250,000	3,643,427	3,643,427

Disclaimer

- This Takaful product is underwritten by EFU Life – Window Takaful Operations. It is not guaranteed by JS Bank Limited or its affiliates and is not a JS Bank product.
- The contributions received with respect to the Takaful policies are invested by EFU Life – Window Takaful Operations as per laid down terms and conditions and is responsible for all underwriting risk.
- All Takaful claims, charges and payments relating to the Takaful Policies shall be the sole and exclusive responsibility of EFU Life – Window Takaful Operations.
- As per the directives of SECP, the values given above are based at expected rates of return of 6%, 8%, and 10% per annum. However, the actual values will depend upon the performance of the underlying investments in the EFU Takaful growth funds and can be higher or lower than the ones illustrated above. The investment risk of the selected fund shall be borne by the participant.
- The contributions in the plan are invested in the EFU Takaful Growth Fund.
- 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 EFU Life – Window Takaful Operations nor JS Bank Limited will incur any liability for the same.
- A personalized illustration of benefits will be provided to the participant by sales representative. Please refer to the notes in the illustration for detailed understanding of the various Terms and Conditions; you are required to fully understand the illustration and other Terms and Conditions of the plan.
- JS Bank is just a promoter and distributor of this product to its valued customers.
- Taxes will be applicable as per taxation laws as stipulated by relevant authorities.

Branch Network

Sindh Karachi
Abul Hasan Ispahani
Bahadurabad
Bohra Pir
Cloth Market
Dehli Colony
DHA 26th Street
DHA Bokhari Commercial
DHA Kh-e-Ittehad
DHA Kh-e-Shahbaz
DHA Khadda Market
DHA Korangi Road, Phase 1
DHA Phase VIII
DHA Zamzama
Dhoraji
Federal B. Area
Garden West
Gulistan-e-Jauhar
Gulshan Chowrangi
Gulshan-e-Hadeed
Gulshan-e-Iqbal
Hawksbay Road
Hydri Market
IBA City Campus
Islamic College
Jheel Park PECHS
Jodia Bazar
Karachi Stock Exchange
Korangi Industrial Area
Landhi
Lucky Star
M. A. Jinnah Road
Malir Cantt
Marriott Road
N. Karachi Industrial Area
Nazimabad
New Challi
North Napier
North Nazimabad
Ocean Mall, Clifton
Orangi
Park Towers, Clifton
Progressive Plaza,
Shahrah-e-Faisal
Regal Chowk, Saddar
S.I.T.E.
Saddar
Safoora Goth
Shah Faisal Colony
Shaheen Complex
Shahrah-e-Faisal
Shershah
Sohrab Goth
Teen Talwar Clifton
The Center
Timber Market
U.P. Morr
Urdu Bazar
Hyderabad
Anaj Mandi
Citizen Colony
Cloth Market
DHA
Latifabad
Qasimabad
Saddar Bazar
SITE Hyderabad
Sukkur
IBA Campus
Military Road
Shaheed Gunj
Badin
Bhiria
Chak 41 Jamrao Road (Distt. Sanghar)
Dadu
Dera Murad Jamali

Digri
Ghotki
Jacobabad
Jamshoro
Kotri
Kandhkot
Khairpur
Khigro
Kunri
Larkana
Maatli
Mehar
Mirpurkhas
Mitthi
Moro
Nawabshah
Pano Aqil
Qambar
Sanghar
Sehwan Shareef
Shahdadkot
Shahdadpur
Sheikh Bhirkio
Shikarpur
Sultanabad
Tando Adam
Tando Allahyar
Tando Jam
Tando Muhammad Khan
Thatta
Umerkot
Usta Muhammad

Saidpur Road
Sattelite Town
Faisalabad
Grain Market
Gulistan Colony
Karkhana Bazar
Liaquat Road
Satiana Road
Gujranwala
Bank Square
G. T. Road
Sheikhupura Rd
Multan
Abdali Road
Boson Road
Vehari Road
Gujrat
G. T. Road
Kachheri Chowk
Kasur
Agron, Kasur
Chandni Chowk
Pakpattan
Agron, Pakpattan
Pakpattan Sharif
Sialkot
Shahabpura
Sialkot Cantt
Sheikhupura
Agron, Sheikhupura
Sheikhupura Branch
Arifwala
Bahawalpur
Bhakkar
Bahawalnagar
Burewala
Chak 89 (Distt Sahiwal)
Chakwal
Chah Chand Wala (District Rajanpur)
Chichawatni
Chiniot
Chishtian
Daska
Dera Ghazi Khan
Dinga
Dipalpur
Ellahbad Theengmorr
Gagoo Mandi
Gojra
Gohadpur
Gulyana
Jalalpur Jattan
Hafizabad
Haroonabad
Hasilpur
Jauharabad
Jehlum
Jhang
Kamoki
Khanewal
Kharian
Lalamusa
Layyah
Lodhran
Mandi Bahauddin
Mandi Faizabad
Mian Chunnoo
Mouza Kachi Jamal (Distt. Khanpur)
Mouza Parhar Sharqi (Distt. Muzaffargarh)
Muridke
Muzaffargarh
Nankana
Nankana Sahib
Narowal
Nekapura (Distt. Sialkot)

Okara
Pir Mahal
Qaboola
Rabwa
Rahim Yar Khan
Sadiqabad
Sahival
Sambrial
Sargodha
Taxila
Toba Tek Singh
Vehari
Ugoki
Wazirabad



JS ROSHAN KAL TAKAFUL
Protection & Savings Plan

Khyber Pakhtunkhwa
Peshawar
Dabgari Gardens
Fakhar-e-Alam Road
Grain Market
Sikandarpara
Karkhana Hayatabad
University Road
Abbottabad
Attock
Bafa
Chitral
D.I.Khan
Haripur
Mardan
Mingora
Saleh Khana
Timergara
Topi

Balochistan
Quetta
M. A. Jinnah Road
Quetta Cantt
Zarghoon Road
Chamman

Azad Jammu & Kashmir
Chaksawari
Charhoi
Dadyal
Dina
Jatlan
Khui Ratta
Kotli
Mirpur
Muzaffarabad
Naarr
Rawalakot
Sehnsa
Hattian
Seri

Gilgit-Baltistan
Gilgit

Federal Capital
Blue Area
E-11
F-10
F-7
F-8
G-11
G-13
G-15
I-8
I-9
Islamabad Stock Exchange
Khanna Pul
NPF 0-9, PWD Road
Tarlai Kalan

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Website: www.efuhemayahtakaful.com

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277 Branches in 138 Cities

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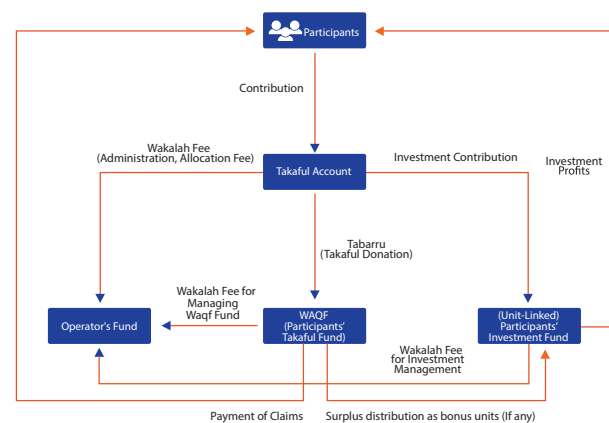


JS ROSHAN KAL TAKAFUL Protection & Savings Plan

JS Roshan Kal Takaful is a protection & savings plan empowering you to accomplish necessary financial goals while providing you peace of mind through valuable Takaful coverage benefits. JS Roshan Kal Takaful is a regular contribution, unit-linked Wakalah Waqf Takaful plan that is Shari'ah compliant, underwritten by EFU Life – Window Takaful Operations.

What is Takaful?

Takaful is a Shari'ah compliant way of safeguarding yourself and your family against future financial losses. EFU 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.



Features of JS Roshan Kal Takaful

JS Roshan Kal Takaful plan provides flexibility in selecting the level of Takaful cover as per your

needs, as well as customizing the solution by including additional protection benefits.

Protection Multiple: The Sum Covered is determined as the Basic Plan Annual Contribution multiplied by the "Protection Multiple", which may be selected from a range depending on the age at entry as illustrated below.

Age	Levels of Coverage based on Protection Multiple	
	Minimum	Maximum
18 – 35	5	75
36 – 40	5	50
41 – 49	5	30
50 – 60	5	10
61 – 65	5	5

Allocation of Contribution: Year-wise allocation percentages of the participant's contribution are shown in the table below:

Year	Allocation as percentage of Contribution
1	30%
2	80%
3	90%
4 to 5	100%
6 to 10	103%
11 to 15	105%
16 to 20	107%
21 to 25	110%

Takaful (Protection) Death Benefit: In case of an unfortunate event of death during the membership term, the Takaful benefit will be payable as follows: The Greater of Sum Covered or the Basic Cash value in Participant's Investment Account (PIA)

Plus
The Cash Value from Fund Acceleration

Contributions in the Participant's Investment Account (PIA)

Maturity Benefit: At the end of the membership term, the maturity benefit will be payable as follows:

Basic Cash Value of the Participant's Investment Account (PIA)

Plus

Cash Value from Fund Acceleration Contributions in the Participant's Investment Account

Additional Takaful Benefits: Participants can opt for following extra benefits:

- ✓ Additional Term Takaful
- ✓ Takaful Family Income Benefit
- ✓ Takaful Accidental Death Benefit *
- ✓ Takaful Accidental Death and Disability Benefit *
- ✓ Takaful Waiver of Contribution

**Note: Only one of the two accidental supplementary benefits may be selected*

Surplus Sharing: You can enjoy unique feature of Surplus Sharing in addition to risk mitigation benefits. By contributing Tabarru (donation) into the Participant's Takaful Fund (PTF), you may be entitled to a share of possible surplus in the form of bonus units in PIA to enhance your plan cash value.

Fund Acceleration Contributions: You can enjoy plan flexibility by further boosting your savings through lump sum contribution during the policy period as Fund Acceleration Contributions (FAC). The minimum FAC amount is Rs. 20,000 per payment.

- 100% of FAC payment is allocated to purchase units.

Minimum Contribution

The minimum contribution for the JS Roshan Kal Takaful plan is Rs. 20,000 per annum.

Fund Management Expertise & Investments Avenues

Your contribution is managed by experts to maximize capital growth by investing in a portfolio spread across a wide range of Shari'ah Compliant investments such as:

- ✓ Islamic mutual funds
- ✓ Approved equity markets
- ✓ Term deposits in Islamic Banks
- ✓ Sukuk Bonds

Waqf Donation

Waqf Donation, which depends on the Takaful cover and age of the Participant, will be transferred from basic plan Contribution into Participant's Takaful Fund.

Full & Partial Funds Withdrawal Opportunity

Although not advisable, but as a member of JS Roshan Kal Takaful plan, you are entitled to make withdrawals from your plan. Your options are as follows:

- Total cash value at any time.
- Partial withdrawal with at least Rs. 25,000 remaining as cash value.

Eligibility & Terms

The plan is available to anyone between 18 and 65 years, the maximum maturity age of the participant is 75 years. The term of the Takaful contract can vary between 10 and 25 years.

Note:

Following applicable charges, on the basic Takaful Plan, are based on the principle of Wakalat-ul-Istismar:

- An Allocation Fee will be charged as Year 1: 70% - Year 2: 20% - Year 3: 10% - Year 4 and onwards: 0%
- An Administration Charge of Rs.1,500 per annum will be applicable.



بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

CERTIFICATE OF SHARIAH COMPLIANCE

FOR EFU LIFE ASSURANCE LTD - WINDOW TAKAFUL OPERATIONS

In the capacity of Shariah Advisor of EFU Life Assurance Ltd – **Window Takaful Operations**, I certify that I have reviewed the structure of **Roshan Kal Takaful Plan** which is being distributed by **JS Bank** and riders which are based on the **Wakalah-Waqf** takaful model. I have also examined all relevant processes and documents including the Participants Membership Documents. In addition I have reviewed in detail the investments with regard to all Takaful funds.

Based on Shariah rulings and to the best of my knowledge and belief, the **Window Takaful Operations** of EFU Life Assurance Ltd including Individual and Group Family Takaful products and riders, investments of all Takaful funds, relevant documents and processes are compliant from all aspects of Shariah.

In my opinion, it is permissible from the Shariah point of view to obtain Membership in this product and benefit from it.

And Allah Knows Best.

Mufti Muhammad Ibrahim Essa
Shariah Advisor

