

Disclaimer

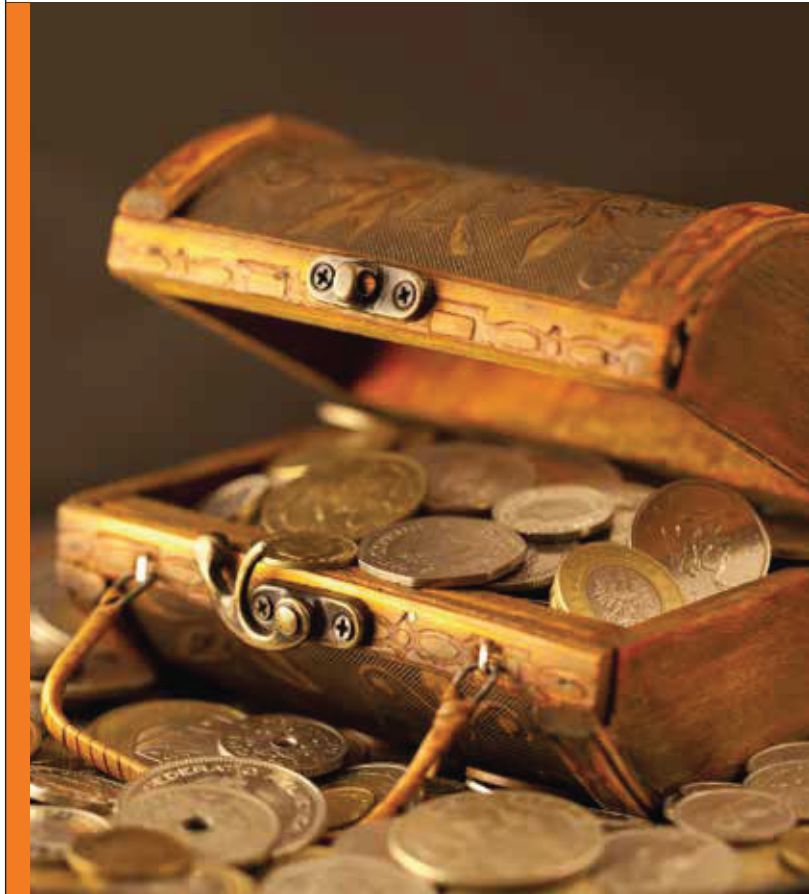
- This Takaful product is underwritten by EFU Life - Window Takaful Operations. It is not guaranteed by JS Bank Limited or its affiliates and is not a JS Bank product. Hence, EFU Life - Window Takaful Operations is responsible for all underwriting risks
- JS Bank is just a promoter and corporate Takaful agent of this product to its valued customers
- The contributions received with respect to the Takaful policies are invested by EFU Life - Window Takaful Operations as per laid down terms and conditions
- All Takaful claims, charges and payments relating to the Takaful policies shall be the sole and exclusive responsibility of EFU Life - Window Takaful Operations
- The past performance of the 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
- The investment risk of the fund shall be borne by the participant
- Taxes will be applicable as per the taxation laws as stipulated by the relevant authorities

Branch Network

Sindh	Maati	G.T. Road	Chakdara
Karachi	Mehar	Kachhi Chowk	Chitral
Abul Hasan Iqbalani Road	Mirpur Khos		D.I. Khan
Bahadurabad	Mithi	Kasur	Dara Adam Khel (FR Kohat)
Boat Basin	Moro	Agrow Kasur	Haripur
Bohra Pir	Nausheero Feroz	Kasur	Mansehra
Chase Shaheed-e-Millat	Navabshah	Pakpattan	Mardan
Clifton Block 2	Pano Aqil	Agrow Pakpattan	Matiara
Clifton Market	Sanghar	Pakpattan	Mingora
Dahli Colony	Sehwan Shareef	Sahiwal	Nowshera
DHA 26th Street	Shahdadkot	Chak 89 Dist. Sahiwal	Salah Khana
DHA Khadda Market	Shahdadpur	Sahiwal	Shaikh Shaidur (NWFP), Nowshera
DHA Kh-e-Bokhari	Sheikh Bhirko	Sialkot	Shakas
DHA Kh-e-Hithead	Shikarpur	Paris Road	Timergara
DHA Kh-e-Shahbaz	Sulaimabad	Shahabpura	Topi
DHA Korangi Road Phase I	Tando Adam	Sialkot Cantt	Upper Dir
DHA Phase 8	Tando Allah Yar	Sheikhupura	Balochistan
DHA Zamzama	Tando Jam	Agrow Sheikhupura	Quetta
Dhoraji	Tando Muhammad Khan	Sheikhupura	M.A. Jinnah Road
Electronic Market	Thatta		Quetta Cantt
F.B. Area	Umer Kot	Punjab	Zarghoon Road
Fisheries		Lahore	Dera Murad Malani
Garden East		Agrow Chishtian	Dukki
Garden West		Agrow Warburton	Gwadar
Gulistan-e-Jauhar		Alipur Chatta	Khanoza
Gulshan Chowrangji		Arifwala	Khuzdar
Gulshan-e-Hadeedi		Attock	Lonbali
Gulshan-e-Iqbal		Bahawalpur	Muslim Bagh
Hawksbay Road		Bhakkar	Ormara
Hydri Market		Bhawal	Usta Muhammad
I.B.A City Campus		Bahawalnagar	
Iqbal College		Burewala	Azad Jammu & Kashmir
Jheed Park		Chah Chand Wala Jampur	Bagh
Jodia Bazar		Chakwal	Chaksawari
Karachi Stock Exchange Building		DHA Airport Road	Charhoi
Korangi Industrial Area		DHA Phase II	Daryal
Landhi		DHA T-Block	Dina
Lucky Star		DHA Z-Block	Hattian
M.A. Jinnah Road		Ferozepur Road	Jatlan
Malir Cantt		Gulberg	Khui Ratta
Marriott Road		Gulshan Ravi	Kotli
Nazimabad		Kohn Bazar	Mirpur
New Chah		Johar Town	Muzaffarabad
New Satoh Mandi		M.M. Alam Road	Naarr
North Karachi Industrial Area		McLeod Road	Rawalakot
North Nagier		Model Town	Sehensa
North Nazimabad		Mughabpura	Seri
Ocean Tower		New Garden Town	Gilgit Baltistan
Orangi Town		PECO Road, Lahore	Chilas
Paposh Nagar		Raivind Road	Gilgit
Park Towers Clifton		Shadbagh	Skardu
Progressive Centre, Shahrah-e-Faisal		Shadman Town	Federal Capital
Regal Chowk Saddar		Shah Alam Market	Barakahu
Safora Goth		Shahdara	Bha Area
Shah Faisal Colony		State Life Housing Society Lahore	DHA Phase 2
Shahen Complex		Sunder Industrial Estate	E-11 Markaz
Shahrah-e-Faisal		The Mall	F-10 Markaz
Shershah		Timber Market Ravi Road	F-7 Markaz
SITE		Upper Mall	F-8 Markaz
Sohrab Goth		Urho Bazar	F-11 Markaz Islamabad
Solkier Bazar		Valencia Society	G-11 Markaz
Ten Talwar Clifton		Walton Road	G-13 Markaz
The Center Saddar		WAPDA Town	G-15 Markaz
Timber Market		Zarar Shaheed Road	Gulberg Green
UP Morr		Rawalpindi	F-8 Markaz
Urdu Bazar		AECHS	F-9 Markaz
Hyderabad		Bahria Town Phase 4	Islamabad Stock Exchange
Anaj Mandi		Bahria Town Phase 7	Khanna Pul
Citizen Colony		Bank Road	NPF 0-9, PWD Road
Clifton Market		Chakdala Scheme 3, Rawalpindi	Tarkai
DHA		Chakri Road	B-17 Islamabad
Latifabad No. 6		Fakon Complex	Bahrain
Qasimabad		GHQ Rawalpindi	Manama
Saddar		Khayaban-e-Sir Syed	
SITE		Kurri Road	
Kohsar, Hyderabad		Lakzar Rawalpindi Cantt	
Sukkur		Peshawar Road	
I.B.A Sukkur		Raja Bazar	
Military Road		Range Road	
Shaheed Ganj		RCC Industrial Estate Rawat	
Badin		Saidpur Road	
Bhiria City		Satellite Town	
Chak 41 Jamrao Sanghar		Faisalabad	
Chambar		Ghulam Muhammadabad	
Dadu		Grain Market	
Dharki		Gulistan Colony	
Digri		Karkhana Bazar	
Ghotki		Liaqat Road	
Golarchi		Satiana Road	
Jacobabad		Gujranwala	
Jamshoro		Bank Square	
Kandhok		G.T. Road	
Kashmore		Sheikhupura Road	
Khairpur		Multan	
Khipro		Abdaji Road	
Kot Ghulam Muhammad		Bosan Road	
Kotri		Vehari Road	
Kunri		WAPDA Town Phase 1	
Larkana		Gujrat	

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 **ZAAMIN**
 Single Contribution Investment Plan


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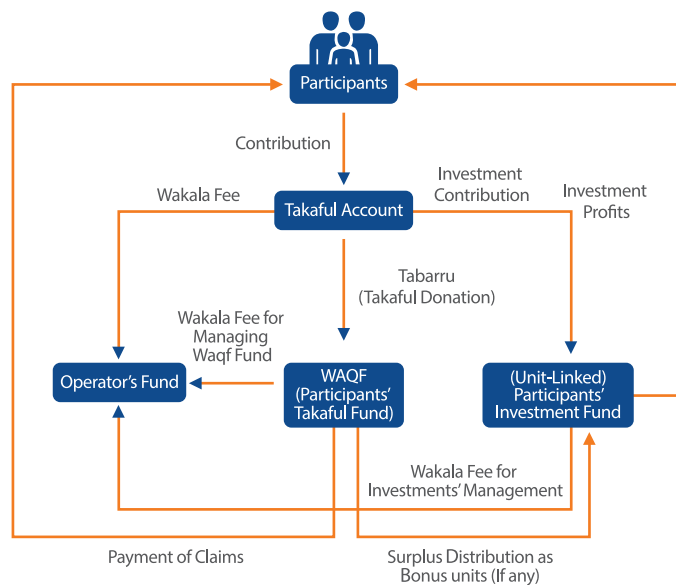

 BARNHA HAI AAGEY

Zaamin is a flexible single contribution investment-linked plan for achieving higher returns with added benefit of Takaful coverage. You pay the contribution just once and enjoy the dual benefits of family Takaful coverage and investments in Shariah compliant instruments. This plan gives you a chance to make the best use of the lump sum cash amount, rather than letting it depreciate with time.

Zaamin is a unit linked, Waqf based plan and is underwritten by EFU Life - Window Takaful Operations.

What is Takaful?

Takaful is a Shariah compliant way of safeguarding yourself and your family against future financial losses. EFU Life's Takaful model is based on the Wakala-Waqf principle. 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 Zaamin Plan:

Zaamin plan offers you Takaful benefits with an opportunity to invest in Shariah compliant funds and provides you with a chance to make the best use of your investments.

- 100% of the original single contribution is allocated to purchase units in EFU Takaful Growth Fund.

Your single contribution is managed by experts to maximize capital growth by investing in a portfolio spread across a wide range of Shariah compliant investments such as:

- Islamic Mutual Funds
- Approved Equity Markets
- Term Deposits in Islamic Banks
- Sukuk Bonds

Loyalty Bonus: You can enjoy Loyalty Bonus for your long-standing relationship. These bonus units are allocated every 5 years, starting from the end of 5th membership year. The loyalty bonus unit allocation, in addition to the basic plan contribution is as follows:

Policy Year	Loyalty Bonus Allocation as % of Single Contribution
5	2%
10	3%
15 and after every 5 years	4%

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. 50,000.

- 100% of the Fund Acceleration Contribution will be allocated to purchase units in EFU Takaful Growth Fund

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 Participant's Investment Account (PIA) to enhance your plan cash value.

Benefits of Zaamin Plan:

Sum Covered: The sum covered is the guaranteed amount payable on death. Sum covered for all ages at entry can be selected from 1.25, 1.75, 1.5 or 2 times of the original single contribution.

Death Benefit: In case of an unfortunate event of death, the Takaful benefit will be payable as follows:

For entry ages 18 - 59 years

Death benefit up to age 70 years is equal to:

- The greater of the sum covered (adjusted for partial surrenders) or cash values of the plan

Plus

- The cash value of the units applicable to FAC (If any)

Death benefit after 70 years of age will be total cash value.

For entry ages 60 & above

Death benefit up to 5 policy years is equal to:

- The greater of the sum covered (adjusted for partial surrenders) or cash values of the plan

Plus

- The cash value of the units applicable to FAC (If any)

Death benefit after 5 policy years will be the total cash value.

Built-in Accidental Death Benefit: In case of accidental death of the participant before age 60, an additional lump sum benefit will be paid. The amount of payout is equal to original Single contribution (adjusted for partial withdrawals). This benefit amount will be in addition to the death benefit mentioned above.

Full or Partial Withdrawal Opportunity:

Although not advisable, but as a member of Zaamin 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. 20,000 remaining in the fund (excluding the cash value of the FAC)

Eligibility & Terms:

The plan is available to anyone with minimum age of 18 years. Minimum contribution for Zaamin plan is Rs. 50,000.

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 (PTF).

Charges:

Following charges are applicable on the Takaful plan

- Bid Offer Spread: 5% of net single contribution will be charged
- Investment Management Fee: 1.5% p.a. of the fund value will be applied
- Wakala Fee: 25% of Takaful donations will be charged



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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 **Zaamin Single Contribution Investment 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

