

Life Care Plus Family Takaful

Life is a precious gift, but it can also present us with unexpected health challenges. A critical illness diagnosis is not just a physical and emotional battle; it can also bring significant financial strain due to treatment costs and loss of income. In such times, the last thing you or your family should worry about is money.

Askari Life understands that true protection means safeguarding your health and your family's future simultaneously. That's why we introduce **LifeCare Plus Takaful** – a comprehensive, 3-year plan that provides a crucial financial safety net upon diagnosis of a critical illness, while also ensuring your family's long-term security is never compromised.

Dual Protection for Health and Family

Immediate Support on Critical Illness Diagnosis

Your recovery should be your primary focus. To support you during this challenging time, our plan provides **20% of the Sum Covered** as a lump sum payment upon the first diagnosis of a covered critical illness. This immediate financial support can be used for:

- Advanced medical treatments
- Covering household expenses while you recover
- Any other needs that arise during your treatment

Enhanced Financial Protection if Death Occurs due to Critical Illness (120% of Sum Covered):

We provide extra security for your family in the most difficult circumstances. If death occurs due to the same critical illness, your family will receive:

- 100% of the Basic Sum Covered (full protection)
- Plus an additional 20% of the Sum Covered (extra critical illness benefit)

Making a total of 120% of the Basic Sum Covered.

Comprehensive Life Coverage for Other Causes

Your family's protection is universal. In the event of your demise from any cause other than a critical illness, the full **100% of the Basic Sum Covered** will be paid to your loved ones, ensuring they are always looked after.

Example: Total Protection Scenarios for PKR 1,000,000 Coverage:

Scenario	Total Payout	Breakdown
Critical Illness Diagnosis	200,000	20% of Sum Covered
Death due to Critical Illness	1,200,000	100% Basic + 20% Additional
Combined Benefit (Diagnosis + Death from CI)	1,400,000	20% Diagnosis + 120% Death
Death from any other cause	1,000,000	100% Basic Sum Covered

Eligibility Criteria

Entry Age	Maximum Cover Term	Minimum Paying Term
18 to 57 years (Age Nearest Birthday)	Up to age 60 (Age Nearest Birthday)	3 years (Yearly Renewable)
Waiting Period		Deferred Period
90 days from certificate start		180 days for critical illness claims

Flexible & Affordable Coverage

We believe in providing protection that fits your unique needs. With LifeCare Plus Takaful, you have the freedom to choose a Basic Sum Covered that aligns with your financial goals and responsibilities, as per underwriting guidelines.

Your total annual contribution is a combination of life and critical illness coverage, calculated based on your chosen Sum Covered and your age.

Disclaimer

- Askari Life is registered and supervised by Securities and Exchange Commission of Pakistan.
- All family Takaful applications are processed and approved by Askari Life- Window Takaful Operations, as per their underwriting guidelines.
- The Critical Illness benefit is subject to a maximum Sum Covered of PKR 2,000,000.
- This brochure only provides an introduction to the benefits available under the Certificate. A detailed description of how the certificate works is given in the 'Participant's Membership Documents (PMD)', which will be provided to every participant.
- The contents herein are the intellectual rights of Askari Life-Window Takaful Operations.
- In the event of any discrepancy, ambiguity and conflict in interpreting any information, terms, or conditions in this brochure, the participants membership documents (PMD) shall prevail and supersede.
- Publication or duplication of this brochure by any third party is strictly prohibited.

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Takaful

LIFE CARE PLUS FAMILY TAKAFUL

*For your **shariah** compliant way of life!*

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