

## EFU Life | ABL Funds - Pension Investment Bundle - Takaful

ABL Asset Management company has teamed up with EFU Life, a leading life insurance and family takaful provider, to launch the innovative “Pension Investment Bundle” for their voluntary pension scheme account holders. This initiative aims to provide individuals with a joint benefit of investment and safety from financial risks related to life by offering financial resilience through a unique protection plan.

ABL Pension Fund aims to provide individuals with a personalized, funded (based on defined contribution) and flexible pension scheme to empower the client/participants to decide how much to invest, and how to invest it, as well as to continue investing in their pension accounts even if they change jobs. With the upgraded Pension Investment Bundle, investors can now experience complete peace of mind, ensuring the security of their families and investments during times of need.

This plan offers a lump-sum coverage equivalent to the invested amount, guaranteeing financial protection to the assured person’s family in the event of the assured person’s death or accidental permanent total disability.

### Benefits:

Slabs	Investment Amount (Amount in PKR)	Term Takaful/PTDa Benefit (Investment Amount)
A	100,000 – 5,000,000	Investment Amount
B	5,000,001 & above	Max 5 million

### Eligibility:

- Enrolment age: 18 – 59 Years
- Coverage age: 18 – 60 Years
- Having Pension Account in ABL Funds

### Coverage Term:

- Annual or Monthly

### Exclusions:

- Pre-existing conditions are not covered;
- Suicide, attempt to suicide, self-inflicted injury, and illegal act of the member;
- Failure to seek or follow medical advice, taking of alcohol or drugs.
- Participating in exercises or operations while serving with either of the armed or paramilitary forces or while performing any form of police duty;
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection by military or usurped power, riot or civil commotion, an illegal organization, or an industrial dispute.

### Claim Process:

Claim Forms will be available with ABL AMCL which can be provided at the time of Claim to the family of the deceased customer.

Claim Intimation from Bank/Nominee to EFUL via email / phone / post:

### Email to EFUL:

Attn. Claims Department  
To: [claims@efulife.com](mailto:claims@efulife.com)

### By Phone:

UAN: 111-338-436

### Documents Required for Claim

- Copy of death certificate issued by union council or NADRA;
- Copy of National Identity Card;
- Claimant’s Statement ;
- Attending Physician’s Report;
- Postmortem Report;
- Copy of FIR/Police Report;
- Any other requirement deemed necessary.