

Term Life Plan

(An Affordable Protection Option)



A pure protection plan that offers comprehensive financial protection to the plan holder during the specified plan term at an affordable price. The plan offers financial security for your family, ensuring their financial stability by taking care of the major expenses such as child education, paying off mortgages or other debts.



تكافل

شركة أبوظبي الوطنية للتكافل ش.م.ب.ع.

Takaful

Abu Dhabi National Takaful Co. P.S.C



Affordable Protection Plan

TO PROTECT YOUR DREAMS

COVERAGE SELECTION:

Minimum USD 40,000
(AED 150,000)

Maximum USD 5 million
(AED 18.5 million)

PLAN TERM SELECTION:

Minimum 5 Years
Maximum 30 Years

CONTRIBUTION PAYMENT

Same as contract term or
fixed term of 5 or 10 years

Choose to pay monthly,
quarterly, half-quarterly or
yearly

Offered in both AED and USD
currencies

KEY BENEFITS

TAKAFUL DEATH BENEFIT

- An agreed lump sum amount is paid as death benefit upon the demise of the plan holder (participant) during the plan term.

BUILT-IN BENEFITS

- **Terminal Illness Benefit:** offers an early payment equivalent to the selected death benefit if the plan holder (participant) is diagnosed as being terminally ill.
- **Extra Benefit in case of Hajj:** pays an additional amount equal to the selected death benefit in the event of death of the plan holder (participant) while performing Hajj.
- **Instant Relief Benefit:** pays an additional amount of 10% of the selected death benefit (maximum of AED 100,000 or equivalent USD) upon submission of death certificate without any claim verification to support the family through urgent financial needs.



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NON-MEDICAL LIMITS

No medical examination required for the plan offering death benefit upto USD 850,000 (AED 3.12 million) for the 18-45 age group.

ELIGIBILITY CRITERIA

Entry Age 21-70 years at the start of the plan. Maximum age of 80 years at maturity

FREE LOOK PERIOD

Receive full refund of contribution for the cancellations made within 30 days from the contract activation date.

OPTIONAL BENEFITS

- **Critical Illness:** covers the main 7 diseases - cancer, heart attack, stroke, coronary artery & bypass graft, kidney failure, major organ transplant and multiple sclerosis.
- **Accidental Death & Disability:** lump sum benefit in case of death or disability caused by an accident. An additional benefit paid over and above the selected death benefit.
- **Family Income Benefit:** ensures a regular stream of income for your loved ones. A fixed amount (selected by the plan holder at the start of the plan) payable for a pre-defined period in the event of death to compensate the family's loss of income.
- **Children Education Benefit:** Investing a little aside for your child can have huge benefits for them later on. A fixed amount (selected by the plan holder at the start of the plan) payable for a pre-defined period in the event of death to cover the educational expenses of the children.

Important Note: *The information mentioned herein is subject to the detailed general terms and conditions of the plan offered by Abu Dhabi National Takaful Co. PSC.