



PILOTS' OCCUPATIONAL DISABILITY FUND TRUST

PODF/I-04/2005/936

November 25, 2005

INFO **ENHANCEMENT IN COVERAGE**

Dear Members,

In view of the rising cost of living, Board of Trustees in its meeting held on November 25, 2005, has decided to enhance the PODF coverage for Loss of License to Rs. 6.0 Million (approximately US\$ 100,000) with a nominal increase in contribution. The death coverage to the extent of Rs. 3.0 Million (50% Loss of License coverage) is included in the same contribution. The accumulated contribution is refunded on superannuation, therefore, it is only an addition in the savings with the benefit of enhanced coverage and loan entitlement.

The revised contribution shall be as follows:-

<u>Age Brackets</u> <u>Years</u>	<u>Current Contribution</u> <u>(Rs.)</u>	<u>Revised Contribution</u> <u>(Rs.)</u>	<u>Increase per month</u> <u>(Rs.)</u>
Upto 30	4,261	4,600	339
31-36	5,447	5,900	453
36-41	6,353	6,900	547
41-46	7,783	8,500	717
46-51	9,355	10,200	845
51-56	9,952	10,800	848
56-60	10,620	11,500	880

The enhancement in coverage and contribution shall be applicable with effect from February 1, 2006.

In case any member disagrees with the decision of the Board of Trustees he/she may intimated PODF in writing latest 31st December 2005, after which the decision would be final and applicable to all members.

We wish all of you continue to have safe landings.

Best regards,

Capt. Mohsin Raza
Chairman