t’azar
Family Legacy Plan

The new Regional name in Takaful

T’azar’s Plan is to become the new regional leader in providing Shari’a-compliant Takaful products for the benefit of its members in the community.

Headquartered in the Kingdom of Bahrain, long recognized as the financial capital of the Gulf, and backed by an initial authorized capital of US$500 million, T’azar has successfully combined proven financial expertise with a complete adherence to Shari’a principles.

t’azar has tapped into the growing worldwide demand for Islamic financial products by providing an Islamic alternative to conventional insurance. Our understanding of local and global markets, as well as our commitment to Shari’a principles enables us to provide the personal touch in meeting customer needs and delivering innovative Takaful principles.

t’azar Family Legacy Plan

An innovative approach for a lifetime of protection

T’azar is committed to helping you protect your family, through all of life’s ups and downs.

T’azar’s Shari’a-compliant Family Legacy Plan provides you with the peace of mind that comes with knowing that even if the unthinkable happened, your family would still be financially protected. You would never want to leave your family in an insecure situation, with no means of support, and with T’azar’s Family Legacy Plan you’ll never have to. This Plan has been carefully designed for those with sophisticated financial protection needs. This flexibility and personal control offered to you with this Plan will allow you to meet a wide range of protection objectives, from the most basic to the most complex. In addition to giving you substantial levels of financial protection for family members left behind after your death, the Family Legacy Plan’s unique flexibility means that funds can also be made available to you in case you are unable to provide for your family through severe illness or accident.

By accommodating the changing needs that come with a lifetime of protection our Family Legacy Plan will always be there for you and your family, a reassuring haven of stability amongst life’s constantly shifting challenges.

Death Benefit Options

Life cover benefit will be selected by you at the start of the Plan. The Plan allows you to increase or decrease the life cover at any time as your needs change.

Death Benefit Guarantee

The T’azar Family Legacy Plan offers an optional Death Benefit guarantee. You can choose to have a guarantee for 5 years, up to the age of 65 or up to the age of 85. During this time, if all of your Contribution payments have been made, your death benefit will be guaranteed.

Contributions

One of the many ways that the T’azar Family Legacy Plan can be tailored to fit each customer’s needs is by allowing ease of payments through standing order, credit card or post dated cheques. Contributions levels will be determined based on the level of death benefit guarantee required. Any other additional Takaful protection benefits will be added to the Contribution. The Plan Owner also has the option to overfund the account, in order to achieve future goals, such as retirement or a child’s educational needs.

T’azar Family Legacy Plan Contributions can be increased or decreased after the first year subject to the minimum Contribution levels.

Additional Takaful Benefits

At any time of the Plan additional Takaful benefits can be added to the T’azar Family Legacy Plan. Such increases may result in an extra fee that will be deducted from your account value. Additionally, Takaful protection benefits may also be removed or decreased at anytime of the Plan.

The following additional Takaful benefits are offered with this Plan:

• Critical Illness – Inclusive/Exclusive

Critical illness protection provides financial protection should you become affected by any of the 12 critical illnesses listed below. Critical illness protection can either be inclusive or exclusive. The inclusive benefit will reduce the life cover face amount upon settlement of a critical illness claim and the exclusive benefit will not reduce the life cover face amount.

The major diseases covered under the benefit are: first heart attack (myocardial infarction), coronary artery bypass surgery, stroke, kidney failure (renal failure), cancer, major organ transplant, multiple sclerosis, aorta surgery, coma, blindness, major burns or Alzheimer’s disease.

• Total & Permanent Disability

Takaful protection on Total & Permanent Disability offers a defined lump-sum amount in the unfortunate event of permanent disability due to an accident or sickness.

• Waiver of Contribution of Total & Permanent Disability

Takaful protection for Waiver of Contribution on Total & Permanent Disability offers a waiver of future contributions falling due under the Plan and the attached additional Takaful benefits.

• Terminal Illness

Takaful protection on Terminal Illness offers the payment of a defined lump-sum amount in the unfortunate event of the diagnosis of a terminal illness, leading to premature death.

• Hospitalization Benefit

This benefit provides you with the means to ensure an adequate standard of hospital treatment worldwide. If the Hospitalization benefit is selected and you are admitted to a hospital on the recommendation and approval of a doctor for a surgical operation to any...
hospital, or confined to a hospital for treatment other than surgical purposes, t'azur will pay the amount of the hospitalization fee for each day you are hospitalized after the third day.

- **Family Income Benefit**
  Takaful protection on Family Income benefit is used to pay a monthly, quarterly, semi-annual or annual income for the period selected in the Plan in the event of death. Commonly used to provide a widow/er with an income to ensure dependent children can be adequately provided for.

- **Accidental Death Benefit**
  The Accidental Death Benefit provides an additional lump sum payment in the event that the covered person dies within 90 days as a result of injuries incurred in an accident.

**Withdrawal**
With the t’azur Family Legacy Plan, you are allowed the flexibility to withdraw funds from your account, whole or partially, at any time after the 2nd year. Accesses to the funds from year 2 to 10 are subject to a continually decreasing surrender charge. After year 10, withdrawals will be free of charges.

**Choice of Funds**
T’azur Family Legacy Plan offers access to a wide range of Shari’a-compliant Investment Funds. Each investment fund is specifically tailored to meet the risk profile of our different types of investors. These Funds are carefully managed by a number of leading third party fund managers. t’azur will use the Investment Contribution to purchase Units based on the selection of the Funds by the Plan Owner. The Plan Owner may select a maximum of 10 funds at any one time and the amount to be allocated to each Fund. The minimum amount to be allocated to a single Fund at any time is 5% and the maximum amount is 100%.

**Allocation Fee**
Contributions will have variable allocation charges in the first 3 years of the Plan, after which 100% of the Contribution will be allocated to the funds.

**Takaful Donation**
The Takaful Donation will be based on risk charges for the Takaful protection benefits that you have selected.

**Risk Charges**
Risk Charges are applied to cover the costs of Takaful protection benefits selected through this Plan. The risk charges are paid into the Participant’s Takaful Fund and are taken by a deduction of units from the Participant’s Investment Account on a monthly basis. Risk charges will vary based on a number of factors, including the sum at risk. Risk rates for Takaful protection benefits may be dependent on the Plan Owner’s age, gender, residence, occupation, nationality, and smoking status, for the duration of the Plan’s term.

**Wakala Fees**
A percentage of the risk charge will be deducted to cover the administration expenses of the Participant’s Takaful Fund.

**Management of the Participants’ Takaful Fund**

T’azur will be responsible for the management of the Participants’ Takaful Fund as follows:

1. Ensuring that the Participants covered under the program do not, as a result of the state of their health, their chosen occupation, or the activities they pursue, cause the Fund to be subject to undue risk.

2. Ensuring that the amounts paid out as Takaful Protection Benefits are in accordance with the conditions of the Policy under which such Takaful Protection Benefits are payable.

3. Managing the risks to which the fund is exposed by pooling any surplus risks under a Re-Takaful arrangement. If a suitable Re-Takaful arrangement is not available and permission has been obtained from the Shari’a Supervisory Board of T’azur the surplus risks may be pooled in an approved reinsurance arrangement.

4. Investing the balance in the Participants’ Takaful Fund in assets approved by the Shari’a Supervisory Board of T’azur.

5. Ensuring solvency of the Participants’ Takaful Fund by setting aside suitable reserves based on actuarial advice and, in the event of any deficit arising in the Fund, arranging for a Qard al Hasdan to finance the deficit while it is in existence.

**T’azur Family Legacy Plan**
For further details of the T’azur Family Legacy Plan, including specific conditions and exclusions, please refer to the Policy terms and conditions which are available on request. The benefits of the Plan will be in accordance with the terms of the Policy.

T’azur’s Family Legacy Plan is a Shari’a-compliant protection Plan and is therefore designed to be held in the medium to long term. If you cash in your Plan in the early years you may not get back the original amount invested.

T’azur Company b.s.c (c) – Regional Takaful Company does not accept responsibility for any actions or inaction resulting from this document.

Managing the risks to which the fund is exposed by pooling any surplus risks under a Re-Takaful arrangement.
لا تتعرض شركة تلزيرز.م.ب (م) شريكتك المصرفية لمساندة المواقف المخاطرة بعد الوفاة، بغض النظر عن مدة العقد المتبقي. 

نتيجة لذلك، فإن الشركة في حالة وفاة أي من الأفراد المدرجة ضمن التأمين، مسؤولة عن دفع المكافأة، وفقاً لشروط وتعليمات الشركة. 

تتبع شركة تلزيرز.م.ب (م) سياسة منافعات حسابات العملاء، وفقاً للمواصفات المطبقة على حسابات العملاء. 

إذا كنت مغرماً بالسؤال، فنذكرك بأننا نحن منصّر حسابات العملاء، ونحرص على تقديم الدعم عند الحاجة. 

نتمنى أن تكون قد قمت بقراءة السودة المطبقة على حسابات العملاء، ونأمل أن تكون قد فهمت السماح المصرفية المطبقة على حسابات العملاء.

• تتم إصدار التأمين على الحساب المصرفية بعد الوفاة، وفقاً للمواصفات المطبقة على حسابات العملاء.
• سوف يتم دفع المكافأة بعد الوفاة، وفقاً للمواصفات المطبقة على حسابات العملاء.
• تتعرض شركة تالزيرز.م.ب (م) للسماح المصرفية المطبقة على حسابات العملاء.
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برنامج تأزرع ترات العائلة

خيارات تأزرع ترات العائلة

Constraint:

برنامج تأزرع ترات العائلة

خيارات تأزرع ترات العائلة عن حياة في بداية البرنامج، ويعتبر الفوائد المتقدمة على العائلة في وقت ما تغيرت..

مما يتيح للأسرة التفاعلية تأزرع ترات العائلة وكلاً من الأسرة من خلال نظام التحويل من خلال ترافع العائلة وفق نماذج ترافع العائلة في شركة تأزرع ترات العائلة بناءً على تصرفات العائلة، وتسهيلات للفوائد المتقدمة في برنامج تأزرع ترات العائلة.