



t'azur

t'azur Target Plans

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About t'azur

t'azur Company b.s.c. (c) is a Bahraini closed joint stock company incorporated under the laws of the Kingdom of Bahrain and licensed and regulated by the Central Bank of Bahrain.

t'azur was founded by Unicorn Investment Bank with an authorised capital of US\$ 500,000,000, of which US\$ 58,000,000 is issued and paid up. t'azur provides Family and General Takaful products for individuals and businesses.

All t'azur products abide by the principles of the Islamic Shari'a law and are under the supervision of t'azur's Shari'a Supervisory Board.

t'azur Target Plans

t'azur's Shari'a-compliant Target Plans combine savings with Islamic insurance (Takaful) to give you peace of mind that you are financially secured regardless of your future circumstances.

The savings element of our Plans allow you to map out your present and future financial needs responsibly, while your chosen Takaful protection benefits will pay out funds to you or your loved ones in the event of specific losses, such as death or disability.

There are three distinct Target Plans which cater for a variety of savings objectives:

- **t'azur Target Accumulation Plan**

Save Today for a Brighter Tomorrow: Responsible financial planning is the key to ensuring your lifestyle in the years to come, and with t'azur it has never been easier. With t'azur's Target Accumulation Plan, you can save for all of your future needs and ambitions, from your dream car to your child's wedding.

- **t'azur Target Education Plan**

Save Today for Your Children's Tomorrow: Every parent wants to give their children the best opportunity in life, and with today's skyrocketing education costs you cannot afford to let another day pass before you begin saving. t'azur's Target Education Plan makes responsible financial planning for your children's future education costs simple.

- **t'azur Target Retirement Plan**

Because You've Earned It: Retirement is the time where we all look forward to experiencing and enjoying all of the things we worked hard and planned for. t'azur's Target Retirement Plan helps you to manage your finances responsibly, set long term goals and utilise strategies that will see you through your golden years.

Takaful Protection Benefits

Takaful protection benefits will pay out funds to you or your loved ones in the event of specific losses, such as death or disability. This means that you have assurances that your future financial goals will be met regardless of circumstances. You can specify what level of protection you desire, and the following Takaful protection benefits can be added to your **t'azur** Target Plan at any time:

- Waiver of Contribution on Death*
- Waiver of Contribution on Critical Illness*
- Takaful Protection in Case of Premature Death**
- Critical Illness
- Terminal Illness
- Total & Permanent Disability
- Waiver of Contribution of Total & Permanent Disability
- Hospitalisation Benefit
- Family Income Benefit
- Accidental Death Benefit
- Dismemberment Benefit

* Available only with **t'azur** Target Education Plan

** Available only with **t'azur** Target Accumulation Plan and **t'azur** Target Retirement Plan

Additional Plan Features

There are a number of unique additional features associated with the **t'azur** Target Plans which give you flexibility in your financial planning:

- **Contributions:** **t'azur** Target Plan contribution payments can be tailored to fit each customer's needs by allowing ease of payments through standing order, credit card, direct debit or post dated cheques, and on an annual, semi-annual, quarterly or even monthly basis. Plan contributions can also be increased or decreased after the first year subject to the minimum contribution levels.
- **Withdrawal:** Although **t'azur** does not recommend prematurely withdrawing from your savings Plan as it might jeopardise your ability to achieve your future financial goals, in case of emergencies you may withdraw funds partially or even fully from your **t'azur** Target Plan account at any time without penalty.
- **Choice of Funds:** **t'azur** Target Plans offer access to a wide range of Shari'a compliant Investment Funds for you to invest your contributions into. These funds are managed by professional and internationally recognised financial institutions such as NCB Capital and HSBC Amanah.

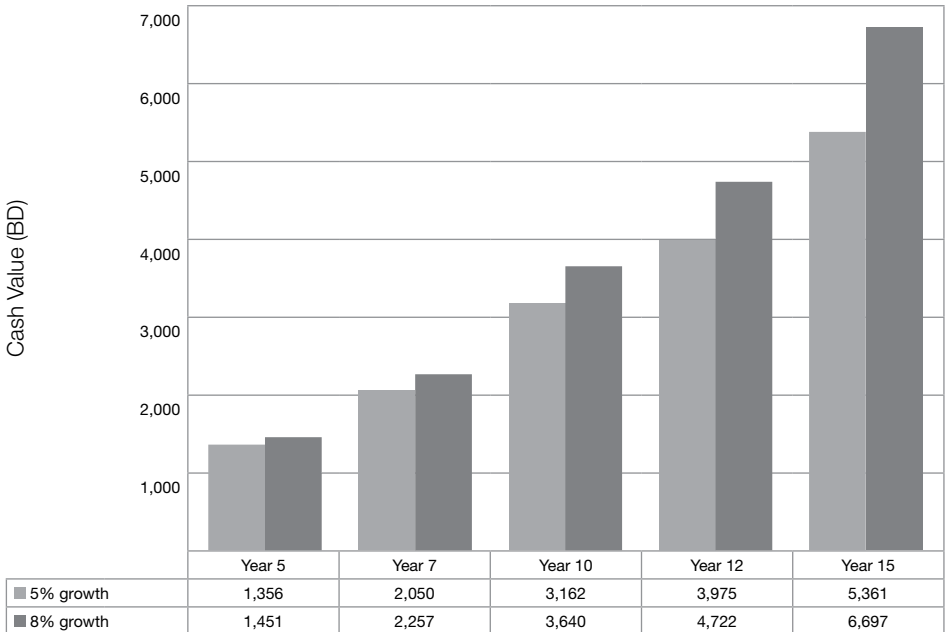
Please speak to your **t'azur** Financial Advisor for further details on our Takaful protection benefits and all the Target Plan features.

t'azur's Financial Advisors and Advice Process

Our trained and certified Financial Advisors will be pleased to meet you to discuss:

- Advantages of Takaful (Islamic Insurance) vs. Conventional insurance
- Your present and future financial needs
- How our products can help you to secure your future

During the Advice Process, your Financial Advisor will generate and display computer-simulated scenarios to meet your individual requirements.



Example: A 35 year old father contributes BD 30/- per month to meet the future education costs of his son. This scenario assumes fund growth rates of 5% and 8% per annum (not guaranteed), and after saving for 15 years the fund has grown to over BD 5,000/-. In the unfortunate event that the father passes away during this period, a lump sum of BD 10,000/- is paid out towards the son's education costs.

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