

IDIKHAR PLUS - SECURE

For A Better Future



شركة سلامة
SALAMA
الشركة الإسلامية العربية للتأمين (ش.م.ع.)
ISLAMIC ARAB INSURANCE CO. (P.S.C.)

SECURING OUR FUTURE. *together.*

KEY FEATURES

- ✓ Medium to long term investment plan with Family Takaful Cover and built in Terminal Illness Benefit
- ✓ If the plan holder survives the end of the plan term while the plan is in-force, the Maturity Value payable shall not be less than the sum of all the paid Contributions, less all the Takaful Donations and Wakala charges
- ✓ Savings & Investment plan with assured return of contributions at maturity with an option for additional protection benefit
- ✓ The portfolio is designed to offer capital preservation to the plan holders with possibility of higher returns at the end of the Plan Term
- ✓ Actively managed Shariah Compliant SALAMA Secure Strategy
- ✓ Full Encashment at any time with the flexibility of partial withdrawal
- ✓ Free Look period of 30 days

PLAN DETAILS

PLAN SUMMARY			
Min. Age at Start of plan	18 Years		
Max. Age at Start of plan	74 Years		
Minimum Cover	AED 5,000		
Maximum Cover	Five times the first year Annual Contribution		
Minimum Plan Term (Regular Contribution)	5 Years		
Maximum Plan Term (Regular Contribution)	20 Years		
Plan Currency	Plan currency can either be UAE Dirhams or US Dollars		
Contribution Options	Frequency	Minimum Contribution (AED)	Minimum Contribution (USD)
	Monthly	1,000	275
	Quarterly	3,000	825
	Half Yearly	6,000	1,650
	Yearly	12,000	3,300
	Single Contribution	100,000	27,500

ENCASHMENT

Full Encashment: Allowed at any time subject to encashment penalty that will depend on the Contribution payment term of the plan and the time of encashment. The encashment value of your plan is equal to Fund Value less any encashment charge. A processing fee of AED 100/ (or USD equivalent for plans denominated in USD) will be charged.

Partial Withdrawal: Available any time after 3 year plan contributions have been paid with a maximum amount of withdrawal capped at 50% of Full Encashment Value. The amount of sum covered and the Maturity Value may reduce to the extent of partial withdrawal amount. It is also subject to a minimum withdrawal of AED 3,500 or 5% of the fund value, whichever is higher with a processing fee of AED 100.

Reinstatement: In case of missed contributions, plan can be reinstated within 12 months from Due Date of last unpaid Contribution.

PLAN CHARGES

CHARGES

FEES AND CHARGES	Management fee of 0.05% monthly + Admin charge 20 AED for first 5 plan years and 30 AED for plan years 6 and greater/each month + Takaful Donation + Wakala Fee up to 15% of the Takaful Donation.
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Establishment Charge (% of first year contribution)	Term	Plan Year			
		1	2	3	4+
	5 th - 9 th year	5.5%	6.5%	6.5%	6.5%
	10 th - 20 th year	5.0%	5.50%	6.0%	6.5%
	Single Contribution	4.0%	2.0%	1.0%	0%

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SALAMA - STRONG FOUNDATION FOR A BETTER FUTURE

SALAMA - Islamic Arab Insurance Company is one of the world's largest and the oldest Takaful provider, listed in Dubai Financial Market with paid-up capital of AED 1.21 Billion (USD 330 Million). SALAMA has been a pioneer in the Takaful Industry right from its incorporation in 1979 to its present day distinction as leading Sharia'h compliant insurance solution provider.

SALAMA's stability and success can be attributed to the strategy of keeping customers and partners at the heart of business and staying true to its values and principles. SALAMA has always designed and developed solutions that meet the ever-changing demand of customers - this has given SALAMA the solid reputation of providing the most competitive and diverse Takaful solutions.

SALAMA serves both Individual and Institutional customers in the UAE, and through its extensive network of Subsidiaries and Associates in Saudi Arabia & Egypt.

As the UAE's leading Takaful Company, SALAMA offers a comprehensive range of Family, General and Health Takaful solutions. Its high credibility, reputation for quality, high standard of service and access to Takaful best practices has won SALAMA many accolades. SALAMA continues to be the preferred Takaful provider for its partners and customers - keeping up with its commitment of 'Securing our future - Together'.

HOW TO CONTACT US

For further questions/enquiries or changes you wish to incorporate in your Plan, please feel free to contact us through any of the below mentioned channels:

Telephone : 800SALAMA (800725262)
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Important Note:

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