



Tazkiya™

LEGACY PROTECTION PLAN™

COVER THE COSTS RELATED TO DEATH
WITH A SHARI'AH-COMPLIANT SOLUTION
TO LEAVE A LASTING LEGACY

Administered by Capital Legacy, the Takaful Fund Operator

**CAPITAL
LEGACY**

Wills & Estates Specialists

WHAT IS THE TAZKIYA™ LEGACY PROTECTION PLAN™

It is a Shari'ah-compliant Will, Family Takaful, Life Cover and Estate Administration offering and the first-of-its-kind in South Africa.

TAZKIYA™ LEGACY PROTECTION PLAN™



Our unique, first-to-market Tazkiya™ Legacy Protection Plan™ is a complete Shari'ah-compliant solution that accompanies your Islamic Will, honouring your faith by providing for your Islamic Heirs and covering you and your loved ones from the inevitable legal fees associated with death, from as little as R 93.77 per month. The Tazkiya™ Legacy Protection Plan™ also offers protection from various expenses that arise when you pass away.

LEGACY SERVICES™



Planning and administering your Estate and how you will go about providing for your Islamic Heirs requires specific knowledge of Islamic law. These services include: Will Administration, Trust Administration, Estate Administration and Succession Planning™, which we provide to all our Clients.

INDEMNITY PLAN™



Cover the fees of the Executor, Testamentary Trust, Conveyancing Attorney and Non-estate Assets Administration through a Family Takaful which ensures that your cover, best suited to the value of your Estate, remains untainted.

EXTENDERS



IMMEDIATE LIQUIDITY™

Cash paid to your dependants to cover immediate expenses



ESTATE OVERHEADS PROTECTOR™

Cover monthly household expenses and essential service fees



MYLEGACY COVER™

Life cover designed to leave a lasting legacy



ESTATE GAP COVER™

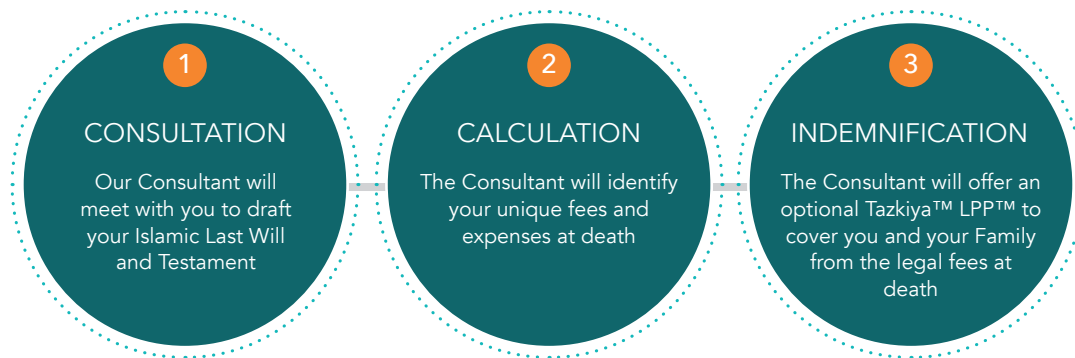
Cover for the increased costs to the Estate should both Spouses pass away



A COMPLETE SOLUTION FOR OUR MUSLIM COMMUNITIES - FROM THE WILL TO THE PLAN, AND ALL THE WAY THROUGH TO THE ESTATE ADMINISTRATION.

The Tazkiya™ Will service provides you with the opportunity to draw up a Will that adheres to Islamic principles - providing for your Islamic Heirs, religious liabilities and obligations, and any Wasiyyah you wish to make. All elements of the Tazkiya™ Legacy Protection Plan™ - the Family Takaful and the Trust - as well as the Takaful Fund Operator, are reviewed regularly by an independent Shari'ah Supervisory Board to ensure compliance with the principles of Shari'ah. The Supervisory Board members and the Trustees are recognised as market leaders and highly experienced Islamic scholars, in SA.

THE TAZKIYA™ LEGACY PROTECTION PLAN™ PROCESS



INDEMNITY PLAN™ BENEFITS AND CONTRIBUTIONS

Secure up to 100% cover against the Executor, Trust, Conveyancing Attorney and Non-estate Asset Fees.

The Indemnity Plan™ you select determines the value of your Maximum Indemnity Benefit™ (MIB™), as well as your Integrated Benefits - Immediate Liquidity™, Estate Overheads Protector™ and Estate Gap Cover™. These cash Benefits provide for specific expenses incurred when you pass away.

Should these Benefits not adequately address the cash needs of your Family, there are Extender Benefits which can be added to your selected Indemnity Plan™ to adequately meet the future needs of your Family.

<p>PLAN VALUE TO THE BENEFICIARIES</p> <p>UP TO R 5 583 809</p>	<p></p> <p>CONTRIBUTIONS STARTING FROM AS LITTLE AS</p> <p>R 93.77</p>	<p>MAXIMUM INDEMNITY BENEFIT™</p> <p>UP TO R 3 590 874</p>
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INTEGRATED BENEFITS

<p>IMMEDIATE LIQUIDITY™</p> <p>UP TO R 161 589</p> <p>IN CASH</p>	<p>ESTATE OVERHEADS PROTECTOR™</p> <p>UP TO R 35 909</p> <p>IN CASH FOR 6 MONTHS</p>	<p>ESTATE GAP COVER™</p> <p>UP TO R 1 795 437</p> <p>IN COVER</p>
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BURIAL SOCIETY BENEFIT

TO THE VALUE OF **R 10 000** TOWARDS THE BURIAL SOCIETY

EXTENDER BENEFITS

<p>IMMEDIATE LIQUIDITY™</p> <p>UP TO R 119 696</p> <p>IN CASH</p>	<p>ESTATE OVERHEADS PROTECTOR™</p> <p>UP TO R 35 909</p> <p>IN CASH FOR 6 MONTHS</p>
<p>MYLEGACY COVER™</p> <p>UP TO R 15 000 000</p> <p>IN COVER</p>	<p>ESTATE GAP COVER™</p> <p>UP TO R 3 590 874</p> <p>IN COVER</p>

MYABILITY COVER™
UP TO **R 5 000 000**
IN COVER

-  MIB™: The Maximum Indemnity Benefit™ refers to the value to which your selected Legacy Protection Plan™ covers the Executor, Trustee, Conveyancing Attorney and Non-estate Asset Administration fees, which are determined by the value of your assets.
-  Immediate Liquidity™: Pays within 48 hours and helps pay for expenses immediately after death, but before the administration on the Estate starts.
-  Estate Overheads Protector™: 6 months' provision for ongoing monthly expenses available to the Executor to settle accounts on behalf of the Estate.
-  Estate Gap Cover™: Additional cash to cover inheritance tax and other fees should both Spouses pass away.
-  This Benefit will pay an additional R10 000 directly towards the Burial Society, for the burial of the deceased Plan holder, at no additional cost.
-  MyLegacy Cover™: By electing to take cover as an extender of your LPP™ ensures that you receive more value for money and the relevant fees are covered by your MIB™.

INDEPENDENT SHARI'AH SUPERVISORY BOARD AND TRUSTEES

The Shari'ah Supervisory Board members and the Shari'ah Trustees are all recognised as market leaders and highly experienced Islamic scholars, in South Africa.

The Supervisory Board is independent of Tazkiya™ and its role is to ensure that the products and services of the Tazkiya™ offering are and remain compliant in terms of the principles of Islamic law.

THE TAZKIYA™ SUPERVISORY BOARD MEMBERS

MUFTI AHMED
SULIMAN

MUFTI YUSUF
SULIMAN

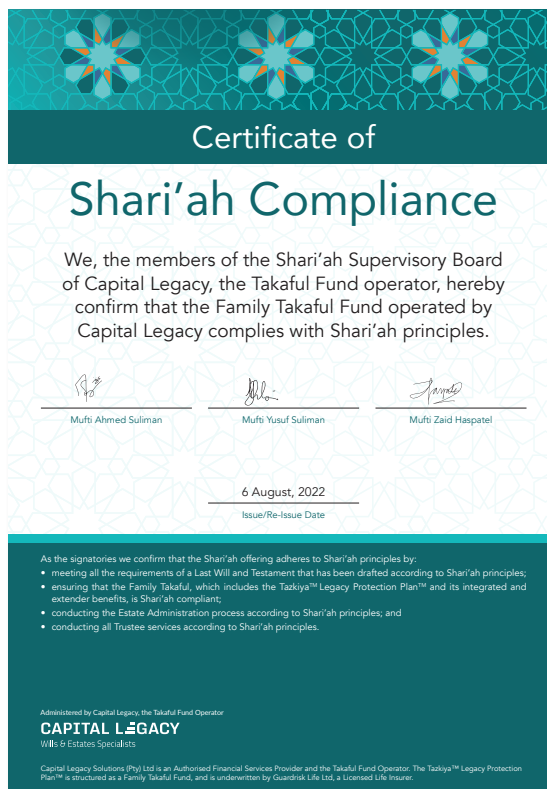
MUFTI ZAID
HASPATEL

The Shari'ah Trustees operate the Tazkiya™ Waqf (Trust) which holds and oversees the Tazkiya™ Takaful Fund.

THE TAZKIYA™ TRUSTEES

MUFTI SHAFIQUE AHMED JAKHURA

MUFTI MOHAMMED VALLI



ABOUT CAPITAL LEGACY - TAKAFUL FUND OPERATOR

EVERY MONTH, MORE THAN 10 000 CLIENTS TRUST US TO DRAFT THEIR WILLS

Our mission is to have more valid Wills in South Africa that adhere to Islamic principles and lower legal fees at death for our Muslim Clients.

Established in 2012, our dedication and commitment has seen us grow to become South Africa's leading provider of Wills and the first choice in Estate Administration. To date, we have drafted over 500 000 Wills for our Clients and have more than 14 000 Financial Advisors, countrywide.



ISLAMIC LAST WILL & TESTAMENT

Drafted according to Islamic principles, at no cost!



TAZKIYA™ LEGACY PROTECTION PLAN™

Cover the costs related to death from as little as R93.77 per month



ESTATE ADMINISTRATION

Burden-free and efficient service that adheres to Islamic principles

A COMPLETE SHARI'AH-COMPLIANT SOLUTION TO THE FEES AT DEATH



WHY THE TAZKIYA™ LEGACY PROTECTION PLAN™

Until now, there has been no clear leader in Shari'ah-compliant solutions for the Muslim community, in South Africa.

According to Islam, conventional insurance products are forbidden as they are tainted with interest and uncertainty. As a result, South African Muslim communities have been unable to protect their families and provide financial security when they pass away in a manner that allows them to observe their faith.

Capital Legacy the Takaful Fund operator, has created a Family Takaful, ensuring that the Tazkiya™ Legacy Protection Plan™ cover is completely Shari'ah-compliant and in accordance with Islamic principles as none of the funds are 'contaminated' by interest or any other undesired financial influences.



Tazkiya™

Administered by Capital Legacy, the Takaful Fund Operator

**CAPITAL
LEGACY**

Wills & Estates Specialists

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087 352 2800
www.tazkiya.co.za

Capital Legacy Solutions (Pty) Ltd is an Authorised Financial Services Provider and the Takaful Fund Operator. The Tazkiya™ Legacy Protection Plan™ is structured as a Family Takaful Fund, and is underwritten by Guardrisk Life Ltd, a Licensed Life Insurer.