

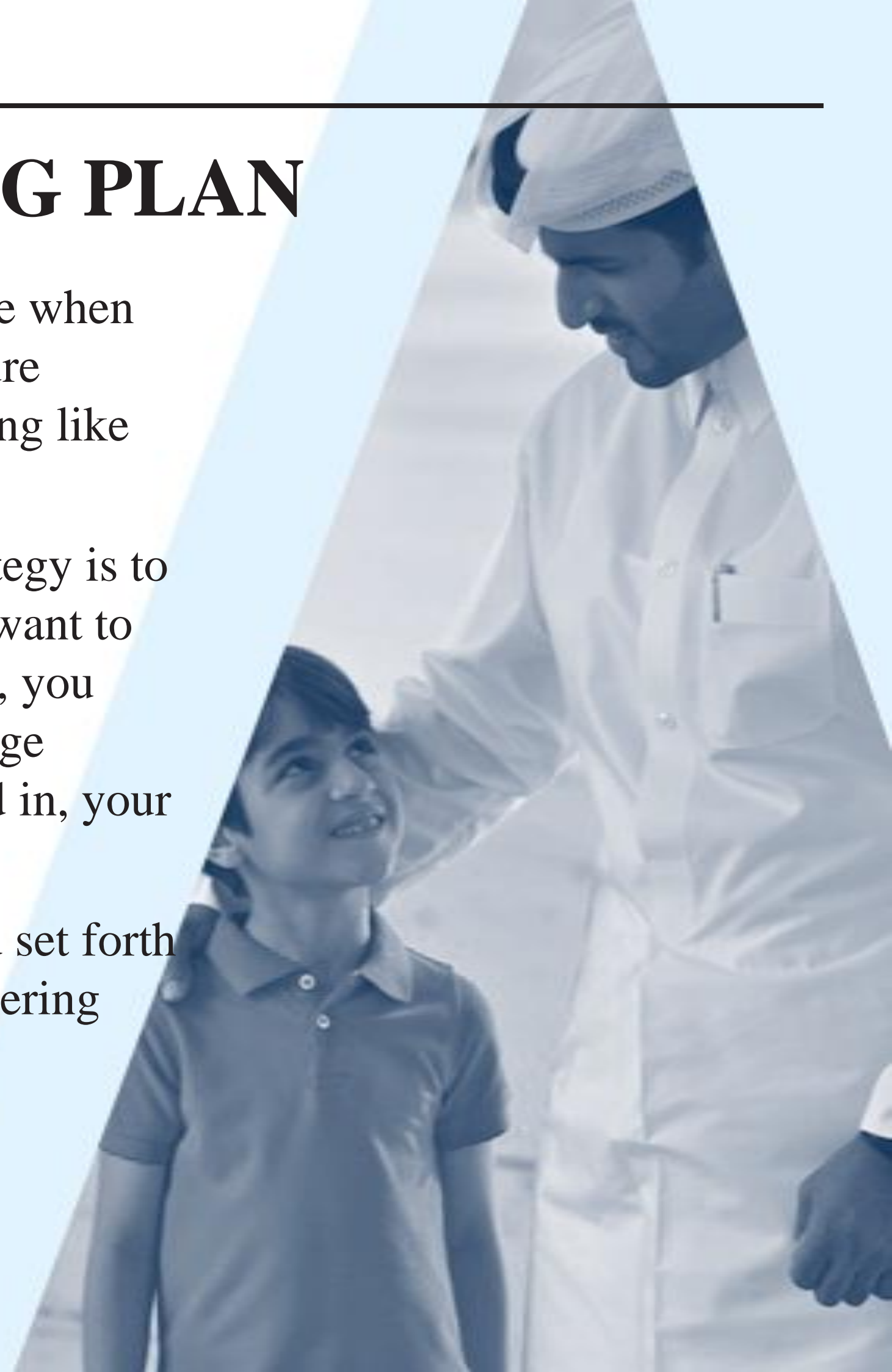
Wealth Management Solutions



بنك باروة
BARWA BANK

KIDS EDUCATION SAVING PLAN

- Children are always asked what they want to be when they grow up. as a parent, you want to make sure nothing stands in their way, especially something like the ability to finance their education.
- The first step in creating a college savings strategy is to determine how much of college expenses you want to cover given the total cost. to reach this number, you should take into consideration the type of college (public or private) your child may be interested in, your time horizon and, of course, inflation.
- We assist you in considering all challenges and set forth the right plan in order to meet your goal of covering expenses.



RETIREMENT PLANNING

is about managing your income so you can make the most of your retirement years. Your retirement plan should balance your needs, wants, and the reality of your finances

THERE ARE 3 STEPS TO A RETIREMENT PLAN

- 1. Set goals** – a plan helps you set goals for retirement, taking into consideration the age when you want to stop working and your lifestyle.
- 2. Know how much to save** – It can help you figure out how much money you need to save to live comfortably in retirement.
- 3. Choose what to invest in** – a plan can guide your investment choices based on your goals and your risk tolerance.



RETIREMENT PLANNING

how much you need to save depends on 4 factors

- **Your age** – When you start saving makes a big difference in how much you need to put away. the younger you are when you start, the less money you have to put aside when considering the compounding factor.
- **Your lifestyle** – Do you plan to stay home or travel the world? the amount you'll need to save will depend on the life you plan to live when you retire.
- **Your income and financial obligations** – You can't decide how much to save unless you determine your income surplus considering your financial commitments as well as reserving part for unexpected emergencies.
- **Government benefits** – You could be entitled to government retirement benefits. If you're eligible for income from these government programmes, you may not have put aside as much money.



REGULAR FLEXIBLE SAVING PLAN

- Regular Savings Plan is an investment plan that offers a consistent and disciplined means of investment and provides access to a wide range of mutual funds through our third party partners with low cost on a monthly basis.
- By investing a fixed amount of funds consistently every month over a period of time, you are taking advantage of the market fluctuations as you will eventually buy more units when prices are low and less units when prices are high. this investment method is known as cost- averaging, and it is especially useful in hedging against market volatility where it lessens the risk of investing a large amount in a single investment .



REGULAR FLEXIBLE SAVING PLAN

- Investing regular monthly or annual payments into the plan to build up a lump sum is one of the solutions which you can use to meet any of your future goals.
- Whatever your current situation, it's never too early to start planning for the future. a regular savings plan can help you maximise potential investment growth in the long term. investing regularly can help smooth out the ups and downs of the markets.



ISLAMIC PROTECTION SOLUTIONS (TAKAFUL)

- The Takaful protection plan is a life insurance product based on Shari'ah principles and offers many unique features to policy owners.
- The general Takaful concept has you contribute a sum of money to a Takaful fund in the form of participative contribution (“tabarru”).
- You will undertake a contract (“aqad”) for you to become one of the participants by agreeing to mutually help each other should any of the participants suffer any form of misfortune, either arising from death, permanent disability, loss, damage, or any other similar circumstances as covered under the Takaful you personally undertake.

INVESTMENT-LINKED SOLUTIONS

- An investment-linked solution is a Takaful life insurance policy which provides a combination of protection and investment.
- Your premiums provide not Takaful life insurance coverage, but part of the funds will also be invested in specific investment funds of your choice.
- You get to choose how to allocate your insurance premiums towards protection and investment according to your own financial needs.

We work closely with you to identify your individual wealth management goals and recommend the most appropriate solutions to achieve them (e.g. real estate investment opportunities, mutual funds, sukuk, tailored investments, Takaful solutions).

All you need to do is just select the solution that aligns with your plans for your family's future. You also need to consider your expectations in terms of the targeted returns and time horizon (bearing in mind your own attitude to risk).

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