



OASIS CRESCENT UMRAH POLICY PRODUCT BENEFITS

- Complies with global Shari'ah standards.
- Managed by Oasis.
- Regulated product.
- Carefully monitored by independent Shari'ah scholars.
- Provides a disciplined way to save over 5, 10 or 15 years.
- A pure investment return.
- All taxes are paid within the policy.
- Offers investment expertise and portfolio diversification.

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OASIS CRESCENT UMRAH POLICY



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Pure Investment for every Sacred Journey

Regulated Criteria	Oasis Crescent Umrah Policy	Bank product	Unregulated Entity
Linked Investment Policy	✓	✗	✗
Investment Portfolio	✓	✗	✗
Taxed in policy	✓	✗	✗
Shari'ah Compliant	✓	✗	✗
Growth potential	✓	✗	✗
Licensed provider	✓	✓	✗
Capital Adequacy	✓	✓	✗
Protection for investor	✓	✓	✗
Manager's Track Record	✓	✓	✗

TERMS & CONDITIONS

• The Oasis Crescent Umrah Policy is a savings investment policy that is provided by Oasis Crescent Insurance Ltd. and the administrative functions relating to the policy is performed by Oasis Crescent Wealth (Pty) Ltd., an authorised Financial Services Provider • It is a regulated investment product that falls within the framework of the Long-term Insurance Act. The policy is also subject to conditions that are contained in the Income Tax Act, the Financial Intelligence Centre Act, as well as the Financial Advisory and Intermediary Services Act • This particular product has fixed maturity terms and early exit fees may be applied. The policy is a pure investment policy with NO life cover • The specific terms and conditions of this policy are available on request. It contains details of the agreement, between the Insurer and Policyholder, which is concluded when the Policyholder receives the welcome letter • Financial Advisor Fees, Insurer Fees and Administrator Fees may be applicable. Full details of these are contained in the policy document • There are no guarantees in the investment return in the investment portfolio.

DISCLAIMER

Oasis Funds are medium to long term investments. The value of investments may go down as well as up and past performance is not necessarily a guide to future performance. A schedule of fees and charges and maximum commissions is available from the administration company on request. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. All information and opinions provided are of a general nature and the document contains no implied or express recommendation, guidance, advice or proposal that the product is appropriate to the investment objectives, financial situation or needs of any particular individual or entity. No warranty as to the accuracy, correctness or completeness of the information and opinions contained herein is provided. Oasis Crescent Advisory Services (Pty) Ltd. is an Authorised Financial Services Provider. Oasis Crescent Retirement Solutions (Pty) Ltd., Oasis Crescent Management Company Ltd. and Oasis Crescent Insurance Ltd. are authorised by the Financial Services Board. Oasis Crescent Wealth (Pty) Ltd. is the administrator for Oasis Crescent Insurance Ltd. Oasis Crescent Advisory Services (Pty) Ltd. is licenced and authorised to distribute and advise on global funds which have been registered in terms of Section 65 of the Collective Investments Schemes Control Act, 2002.



THE BLESSING OF UMRAH

Umrah is a deeply spiritual journey to the House of Allah performed out of a love and devotion for the Creator and His Beloved Prophet Muhammad (SAW).

Similar to Hajj, Umrah is amongst the best deeds a Muslim can perform as it is an act of cleansing one's soul of past sins committed from the last performed Umrah.

Umrah is regarded as the 'minor Hajj' which can be performed multiple times during one's lifetime and at any time of the year.

"Performing Umrah during the Blessed month of Ramadaan is regarded equal to that of performing Hajj with the Prophet Muhammad (SAW)".

(Bukhari, Muslim)

Many Muslims, understanding the blessings and virtues of Umrah, want to share this experience with their family and loved ones. This journey also presents an opportunity to visit other places of religious and historical significance, such as Masjidul Aqsa in Palestine, the grand mosques of Jordan, Turkey, Spain and Egypt.

Planning to go on Umrah therefore requires preparation and planning as this can be a costly journey, particularly when performed during the high season periods such as Ramadaan and school holidays.

THE COSTS OF UMRAH

The cost of performing Umrah increases every year and also varies significantly depending on the time of year one intends to travel. Recent studies indicate that this cost is between R22,000 to R100,000 per person, depending on the individual's specific requirements.

Part of the planning for Umrah would entail saving for airfares, transfers, accommodation, meals and subsistence for the journey itself. It also requires that individuals make provision for household expenses so that dependents and businesses are provided for during the period of Umrah. Additionally, those who go on Umrah inevitably need to also provide for the period leading to their departure and of course the joyful reception for when they return home.

With these considerations in mind, every person that is planning their pilgrimage will need to consider structured savings as part of their plan. This saving will not only need to grow and keep up with inflation, it will need to be pure and it will need to be safe. The Oasis Crescent Umrah Policy meets all those requirements and so much more.



OASIS CRESCENT UMRAH POLICY

The Oasis Crescent Umrah Policy is a bespoke investment product designed to assist individuals with their financial preparations specifically for Umrah. As a premium provider of sustainable and ethical products, Oasis's latest offering continues to expand on the company's objective of meeting the savings needs of every Muslim. The Oasis Crescent Umrah Policy is designed to assist in providing a means for every Muslim to achieve their spiritual journey through the most pure of savings plans and within an environment that is committed to the protection and growth of this policy plan.

PRODUCT FEATURES

The Oasis Crescent Umrah Policy is provided by Oasis Crescent Wealth (Pty) Ltd. It takes the form of an endowment policy that encourages a disciplined approach to savings.

For example, if you decide that you would like to invest an amount of R250 per month over five years, then you could fix the term of investment for this period of time. The returns that accrue within the policy over this period of time would be taxed within the policy, so the policy benefits received by the investor when the policy matures will not be taxed in the hands of the investor.*

The investment policy provides investors with an opportunity to hold a wide range of underlying asset classes within the ethical parameters of Shari'ah governed investments. These underlying asset classes comprise of domestic and international listed equities, property and long and short term Shari'ah income products.

Investors who qualify are natural persons or Trusts where the beneficiaries are natural persons. It is important to note that unlike many other types of endowments, this policy is a pure investment policy that does not incorporate any life cover.

* Kindly take note that Oasis does not provide tax advice. Should you have any queries, please consult your tax advisor for further details of this rule.



SHARI'AH INVESTMENT PRINCIPLES

Since its inception in 1997, Oasis has provided a range of Shari'ah compliant investment products. This range of products has grown prodigiously over time, and the organisation manages a number of different innovative Shari'ah investment products. These products have provided clients with impressive returns, which has ensured that Oasis is currently regarded as a global leader of Shari'ah investments.

SHARI'AH ADVISORY BOARD



Shaykh Nedham Yaqoobi

Shaykh Nedham Yaqoobi is an active scholar in Islamic finance and has been the Professor of Tafsir, Hadith and Fiqh in Bahrain since 1976. In addition to his academic endeavours, Shaykh Nedham works as an independent Shari'ah consultant in Bahrain and currently sits on the Islamic supervisory boards of several Islamic financial institutions.



Professor Mohd Daud Bakar

Professor Mohd Daud Bakar is a respected academic and Associate Professor in the Department of Islamic and Family Law at the International Islamic University in Malaysia. He has presented numerous papers and publications regarding Islamic banking and investment. Professor Bakar serves as a member of the Shari'ah Advisory Council of the Securities Commission in Malaysia as well as the Bank Negara Malaysia (Central Bank of Malaysia). In addition, he is a Shari'ah consultant to numerous investment committees throughout the world.



Shaykh Yusuf Talal DeLorenzo

Shaykh Yusuf Talal DeLorenzo is a leading Islamic scholar based in the United States. He has translated over twenty books from Arabic, Persian and Urdu for publication in English. Shaykh DeLorenzo compiled the first English translation of legal rulings issued by Shari'ah supervisory boards on the operations of Islamic banks. Since 1989 he has served as secretary of the Fiqh Council of North America. He is also a Shari'ah consultant to several Islamic financial institutions and was an advisor on Islamic education to the government of Pakistan.