

# ISLAMIC WEALTH MANAGEMENT

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Redefining Islamic Wealth Management (IWM)  
through Holistic IWM Products

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*Fulfilling your financial and spiritual aspirations through  
comprehensive Islamic Financial Planning*



# HOLISTIC ISLAMIC WEALTH MANAGEMENT VALUE PROPOSITION

## Holistic Islamic Wealth Management

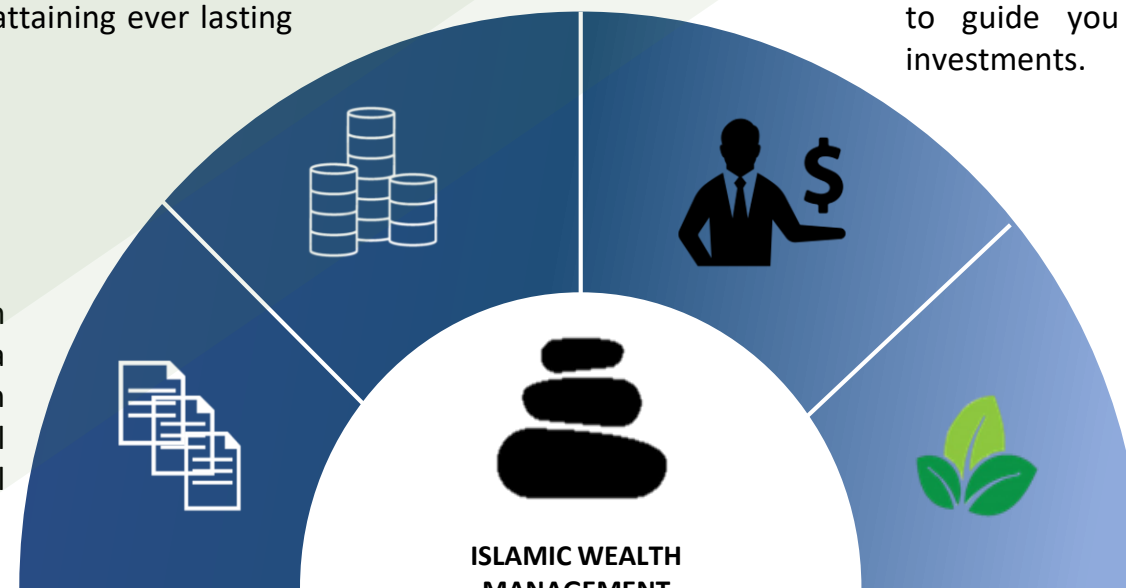
We redefined investment to go beyond your current needs. Our holistic outlook guides your investments from the first stage of your lifecycle to the end, with the aim of attaining ever lasting barakah.

## Experienced Wealth Advisors

Our Licensed Retail Investment Bankers who are fully trained in the fundamentals of Shariah Principles, provide value based advisory services to guide you in your current and afterlife investments.

## Comprehensive and Complete Range of Islamic Product Solutions

We offer a "one stop" complete Wealth Management ecosystem with a comprehensive range of Islamic Wealth Management financial and non-financial solutions to fulfill your personal and financial needs



PROVIDING PREMIER HOLISTIC ISLAMIC WEALTH MANAGEMENT LIFETIME SOLUTIONS

ISLAMIC WEALTH MANAGEMENT  
Striking a balance between your financial demands and spiritual aspirations

EDUCATING THE COMMUNITY AT LARGE IN SHARIAH COMPLIANT ALTERNATIVE BASED INSTRUMENTS

## Value-Based Banking

As a full fledged Islamic Financial Institution, we are governed by the 5 principles of Maqasid Shariah: Protection of Religion, Life, Lineage, Intellect and Property. These values drive our aspiration to generate positive and sustainable impact to the economy, community and environment through ethical banking

# OBJECTIVES OF ISLAMIC FINANCIAL PLANNING

AT THE MACRO LEVEL, ISLAMIC FINANCE DEALS WITH THE BROADER ASPECTS OF IMPROVING ECONOMIES OF ENTIRE SOCIETIES/ COMMUNITIES IN LINE WITH THE PRINCIPLES OF MAQASID SHARIAH



AT THE MICRO LEVEL, ISLAMIC FINANCE LOOKS TO PROVIDE FINANCIAL INDEPENDENCE TO INDIVIDUALS THROUGH EDUCATION AND FINANCIAL SELF-RELIANCE

One of the primary concepts of Islamic Financial Planning is that it is an act of ibadah

## To Bring Prosperity and a Blessed Life

To achieve prosperity and a blessed life by being concerned about the halal & haram nature of one's earnings. To understand the concept of tawakkal and redha as well as barakah and to spend on the right objectives



## To Provide Financial Stability

To identify one's current financial position through understanding your net worth and adopting an appropriate lifestyle depending on your level of income

## To Be Financially Independent

To achieve financial independence by investing one's wealth, having takaful protection, having a retirement planning scheme, and having alternate income streams

## To Prepare for the Hereafter

To prepare one's self for the Hereafter by investing with knowledge, creating a safety net through takaful, preparing for Hajj, allocating for Zakah, giving Sadaqah, Infaq or Waqf and formulating a comprehensive 'estate' distribution plan.

# VISION & MISSION

## Our Vision



To be the Premier Holistic Islamic Wealth Management Lifetime Solutions Provider

## Our Mission

### PREMIER



Providing unique propositions to satisfy customers' personal and financial well-beings.

### HOLISTIC



Maximising stakeholders' wealth through multiple channels of distribution and innovative product dynamics which are in line with Maqasid Shariah

### IWM SOLUTIONS



Establishing trust-worthy, professional and value-based advisory services that adhere to Shariah, Risk & Compliance parameters

### LIFETIME SOLUTION PROVIDER



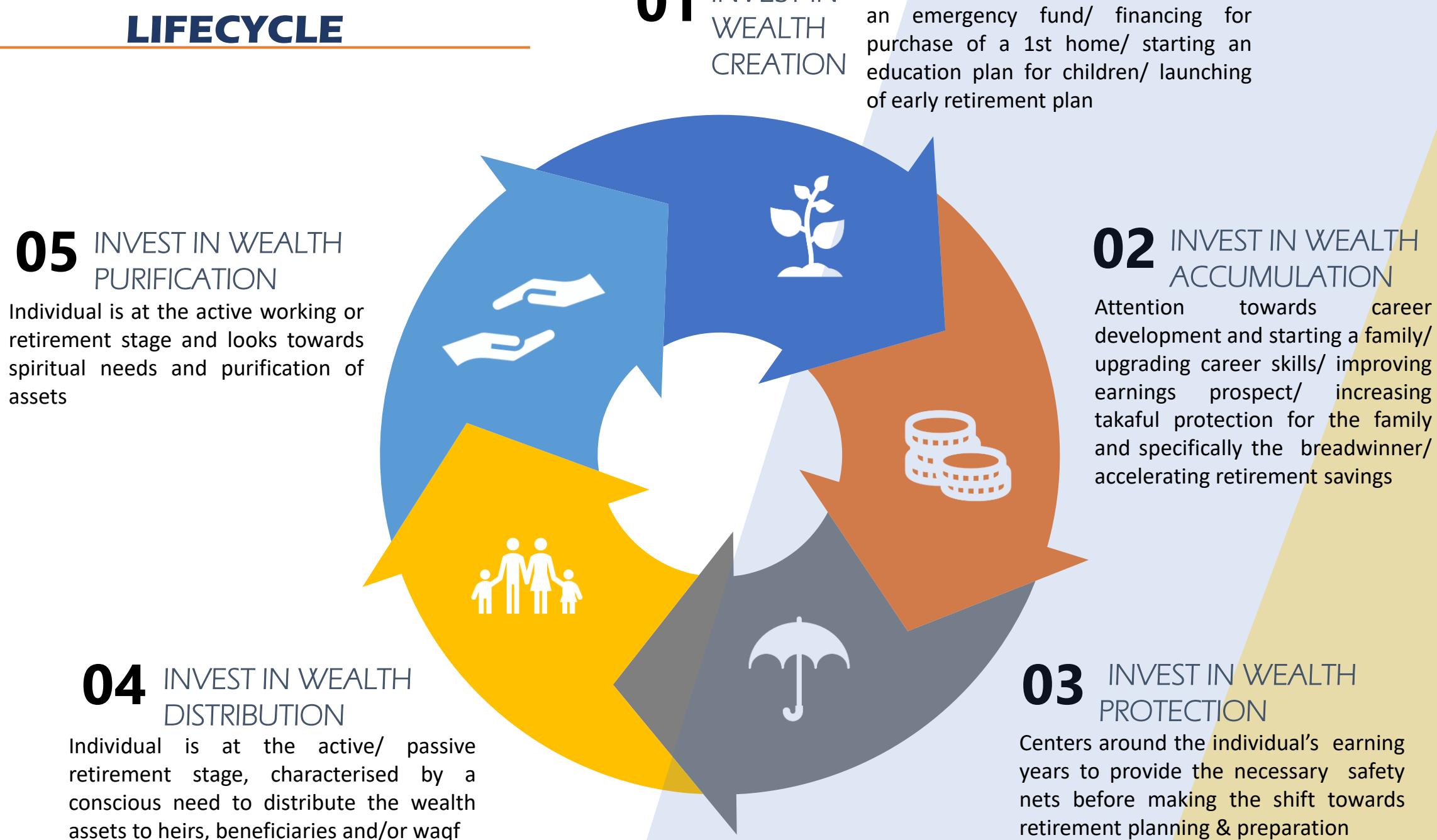
Improving quality of life and preserving financial security of the society across generations

# INTRODUCTION

Traditional investment aims to maximize your wealth at all cost, but at BMMB's RID, we redefine investment to go beyond that. Our holistic approach helps guide your investments from wealth creation to wealth distribution and purification.

The financial cycle divides an individual's life into stages. Each stage also entails changes in the focus of the individual's financial planning. At BMMB, we help you plan and invest to meet your financial goals - in line with our motto: *Striking a balance between your financial demands & spiritual aspirations.*

## ISLAMIC FINANCIAL LIFECYCLE



# HOLISTIC ISLAMIC WEALTH MANAGEMENT SUMMARY

## ISLAMIC FINANCIAL PLANNING STAGES

## ISLAMIC WEALTH MANAGEMENT PRODUCTS



### **WEALTH CREATION**

Building and establishing funds

- ISLAMIC UNIT TRUST (159 funds from 30 Fund Houses)
- PRIVATE MANAGED ACCOUNT / / ESG FOCUS PORTFOLIO
- PRIVATE RETIREMENT SCHEME
- MUAMALAT MUTUAL- i POWER COMBO
- MUAMALAT GOLD-i / EASIGOLD
- M-KASIH AMAL



### **WEALTH ACCUMULATION**

Improving earning prospects and asset holding

- ISLAMIC UNIT TRUST (159 funds from 30 Fund Houses)
- PRIVATE MANAGED ACCOUNT / ESG FOCUS PORTFOLIO
- PRIVATE RETIREMENT SCHEME
- MUAMALAT MUTUAL- i POWER COMBO
- MUAMALAT GOLD-i / EASIGOLD
- M-KASIH AMAL



### **WEALTH PROTECTION**

Protecting your assets and loved ones from unexpected crisis

- FAMILY TAKAFUL: M-Kasih AMAL/ PRIHATIN/ KEYMAN; M-Kasih AMAL Hibah/ Critical Illness/ Medical Card
- GENERAL TAKAFUL: M-Kasih MOTOR/ PROTECT/ HOME PROTECT



### **WEALTH DISTRIBUTION**

Distribute assets to heirs, beneficiaries and/or waqf for your peace of mind

- ISLAMIC ESTATE PLANNING: Trust Deed, Islamic Estate Administration Planning, Wasiat, Hibah, Hibah Amanah, Declaration of Jointly Acquired Assets
- WASIAT: Basic and Comprehensive



### **WEALTH PURIFICATION**

Giving a portion of your wealth for charity to gain barakah for your wealth and life

- EZ ZAKAT GOLD-i
- WAKAF TUNAI
- JARIAH FUND



### **ADMINISTRATION SERVICES PRODUCTS**

Additional products and services offered to complete the holistic customer plan

- M-JANNAH

# INVEST IN WEALTH CREATION & ACCUMULATION

Retail Investment is a fundamental part of financial planning, which is to create and accumulate wealth.

However, it is also important to ensure that all wealth accumulating activities comply with Shariah requirements. In Islam accumulated wealth should be used responsibly in line with the Maqasid Shariah (objectives of Shariah).

Wealth creation depends on your financial goals, your investment temperament and your preferences. Bank Muamalat understands this and is ready to be your partner in managing your investment portfolio as you move through the lifecycle stages.

Our spectrum of investment solutions include:

## **ISLAMIC UNIT TRUST (UT)**

### **159 funds from 7 fund houses\***

- ❖ *67 Equity Funds*
- ❖ *28 Mixed Asset & Balanced Funds*
- ❖ *20 Fixed Income/Sukuk Funds*
- ❖ *2 Enhanced Sukuk Funds*
- ❖ *5 Money Market Funds*
- ❖ *6 ASNB Fixed Priced Funds*
- ❖ *9 ASNB Variable Priced Funds*

### **22 PRS funds from 7 fund houses\***

- 12 Core Funds
- ❖ *4 Growth Funds*
- ❖ *5 Moderate Funds*
- ❖ *3 Conservative Funds*

11 Non Core Funds

### **8 Wholesale Funds for Sophisticated Investors\***

- ❖ *1 Equity Fund*
- ❖ *1 REIT Fund*
- ❖ *1 Mixed Asset*
- ❖ *3 Fixed Incomes*
- ❖ *2 Short Duration Bonds*

## **Private Managed Portfolio\***

- ❖ *Private Managed Account (PMA)*
- ❖ *Private Managed Account for Retirement (PMART)*
- ❖ *Private Global Wrap Account (PGWA)*
- ❖ *iFAST Barakah ESG Focus Managed Portfolio*

## **99.99% LBMA GLOBALLY CERTIFIED GOLD\***

- ❖ *Muamalat Gold - i Physical*
- ❖ *Muamalat Gold - i Account*
- ❖ *EasiGold Mobile App*

**Gold** is viewed by many as the ultimate secure asset as it is highly liquid and derives its value intrinsically. The World Gold Council (WGC) in an article “Outlook 2019: Economic trends and their impact on gold” stated gold to be increasingly attractive as a hedge against market uncertainty and systemic risk. Studies by WGC further show that the inclusion of gold improves the portfolio composition, boosting average returns without increasing volatility, making it not only a good diversifier and risk mitigant, but also an asset that enhances returns.

At Bank Muamalat we offer two investment options:

Muamalat Gold-i (MG-i) Account was presented the *Best Alternative Investment Asset for Wealth and Society in Malaysia (Shariah Compliant Gold Investment) Award* by the Wealth and Society International Advisory Council, London in August 2018.

EasiGold, the first fully digital, mobile application, gold investment platform by an Islamic Bank, providing a low and competitive price spread.

### EZ-Zakat Muamalat Gold-i Account

EZ- Zakat is an automatic calculation and deduction of customers gold account once the “haul” and “nisab” requirements have been met. The 2.5% zakat deduction is then credited directly to the respective state zakat account

## Benefits to owning Muamalat Gold-i

**MG-i is Shariah compliant, 99.99% pure gold from the Perth Mint, Australia and is accredited by the London Bullion Metal Association (LBMA). With MG-i, you are supported by a complete gold ecosystem that provides you the option to obtain quick funds at attractive 80% Margin of Advance via pawning the gold through the Bank’s Ar-Rahnu facility for short term requirements or collateralising the gold to cover business or personal needs with FREE gold custody.**



# INVEST IN WEALTH PROTECTION

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Financial planning is important for you to achieve your financial goals in the different life stages. A prudent plan is a financial cushion can help you save for emergencies and unexpected crises.

It is vital that your hard earned wealth, accumulated over the years are protected and secured. Thus, investing in Takaful plays a crucial role by protecting you and your loved ones from the costs associated with unpredicted accidents, disability, illness and death.

Takaful is based on the concept of Tabarru' which represents the shared responsibility among members of a community to provide financial aid to those who have experienced a particular loss. It is an act of caring and sharing of mutual risk amongst participants.

At Bank Muamalat Malaysia Berhad (BMMB) we offer a range of solutions to meet the evolving demands of our customers.

## FAMILY TAKAFUL (\*Syarikat Takaful Malaysia)

- ❖ *M-Zahra Income Takaful*
- ❖ *M-Zahra Income Plus Takaful*
- ❖ *M-Zahra Flexi Takaful*
  - Hibah
  - Income
  - Education
  - Medical
  - Retirement

## GENERAL TAKAFUL (\*Syarikat Takaful Malaysia)

- ❖ *Takaful myMotor*
- ❖ *Takaful myPA Care*
- ❖ *Takaful myHome Content*



# INVEST IN WEALTH DISTRIBUTION

Having accumulated wealth during your lifetime, you would not want to risk your estate shrinking and the estate proceeds for your loved ones being frozen due to lengthy probate processes.

At Bank Muamalat, we care that the same does not befall your loved ones. As such, choose from any of our Islamic Estate Planning product range to protect your assets in the event of unexpected and unforeseen circumstances and ensure peace of mind to your loved ones.

Choose from any of the Bank's strategic business partners.



## Estate Planning (\*as-Salihin Trustee Berhad)

- ❖ *Wasiat*
- ❖ *Pri-Hibah (Harta Bercagar/Tidak Bercagar)*
- ❖ *Harta Sepencarian*
- ❖ *Tabung Amanah*
- ❖ *Estate Administration*
- ❖ *Wakaf*



## Estate Planning (\*Amanah Warisan Berhad)

- ❖ *Wasiat*
- ❖ *Estate Administration*



## Estate Planning (\*MyAngkasa Amanah Berhad)

- ❖ *Wasiat*
- ❖ *Estate Administration*



## Estate Planning (\*Amanah Raya Berhad)

- ❖ *Wasiat*
- ❖ *Estate Administration*

# INVEST IN WEALTH PURIFICATION

An important aspect of Islamic Wealth Management is giving a portion of wealth as charity..

In Islam, wealth purification is a fundamental act and normally performed via zakat, sadaqah and waqf. *Zakat* is the compulsory annual alms to literally purify one's assets. *Waqf* is a voluntary perpetual charitable endowment in the form of cash or property that also provides barakah for the donor. At Bank Muamalat, we incorporate waqf options in several of our products and through our Wealth Distribution products, you may also include your charitable returns through trust funds.

Our philosophy is to ensure that your wealth works for you not just in the present, but also attain continuous barakah until the hereafter. We are the first bank to collaborate with 3 state entities on the administration of waqf donations from the public.

Bank Muamalat is also the pioneer in charity crowd funding platform for social welfare projects called "Jarrah Fund" in support of BNM's Value Based Intermediation programme for the betterment of society.

**Wealth Purification can be performed through:**

❖ **EZ Zakat Gold-i**   ❖ **Wakaf Tunai**   ❖ **Jariah Fund**

We redefine IWM by incorporating other elements to be holistic in our advisory services and have collaborated with our partners to provide a complete plan for our customers. Additional products & services offered to complete the holistic customer plan include

❖ ***M Jannah – Funeral Management Services***  
***(\*Bumijez)***

❖ ***Al-Quran Classes***  
***(\*Beana Home Quran / \*Al-Baghdadi)***

**Allah SWT said that means: “And whatever you give in usury so that it may increase people’s wealth will bring no increase in Allah’s sight. But what you give as zakah, desiring the countenance of Allah, those are the multipliers” (Al-Rum: 39)**

Bank Muamalat is a full-fledged Islamic bank, established on 1 October 1999 and is the

- First Islamic bank accepted as a member of Global Alliance for Banking on Values (GABV)
- First bank to collaborate with state governments to provide *wakaf tunai* services
- First full fledged Islamic bank to launch a Premier Banking Centre (Muamalat Beyond)
- First full fledged Islamic bank to offer an Islamic Account Platform (IAP) in May 2016
- First full fledged local Islamic bank to offer gold as an alternative investment in Jan 2016
- First full fledged Islamic bank to offer a complete gold ecosystem through Muamalat Gold-i
- First full fledged Islamic bank to offer a fully digital gold investment platform via EasiGold
- First full fledged Islamic bank to offer funeral management services
- Recipient of *Best Alternative Investment Asset for Wealth and Society in Malaysia (Shariah Compliant Gold Investment)* Award by the Wealth and Society International Advisory Council, London in August 2018
- The Bank has a network of 68 branches nationwide as well as its electronic channels encompassing i-Muamalat (internet banking solution) and e-Muamalat which is available at more than 142 locations through its network of ATMs, CDMs and CDTs.





Thank  
you