

Step With Confidence  
Knowing Your Future

is Protected



**Allianz**   
الايانز هصر

RABEA AL OMR

# TAKE THE RIGHT STEP

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# RABEA AL OMR

## THE RETIREMENT SAVINGS PLAN

Retirement is the time to relax and enjoy life. After years of stress and hard work, your golden years are a time to enjoy your grandchildren, travel, buy that house on the beach, live comfortably and make up for lost time – focusing more on your personal needs and those of your family.

However, when the time comes to settle into this stage of life, many find it difficult to maintain their standard of living because of weak government pensions and insufficient savings.

[How much thought have you given to your retirement planning?](#)

You may not realize that on average, household income usually decreases by 50% during retirement, which can significantly affect your family's standard of living. With this kind of reduction, your lifestyle may have to change drastically just to handle the day-to-day expenses – and this is without additional

expenses such as health care or other family obligations like helping your children get married or buy their first home.

As you are probably aware, private medical treatment is expensive and continuing to increase at an accelerated rate each year. Doctor's fees and prescription drugs should not have to be a financial burden, especially at the time when you may need them most.

By planning ahead and setting aside savings on a regular basis, securing and enjoying your retirement years will not have to be a strain. Why wait until later when you can start saving for your retirement today?

Allianz Life Assurance Company's [Rabea Al Omr](#) program is designed to help you plan ahead for your retirement years. The individually-tailored savings and investment plan ensures that when the time comes, you will be able to maintain your standard of living and fulfill your dreams without financial worries.

# RABEA AL OMR IN BRIEF

Rabea Al Omr is a long-term savings and investment plan designed to help you maintain or even improve your standard of living post-retirement.

Through this unique program, your savings are invested in a diversified portfolio in order to maximize returns. You can choose from five different funds made up of the following investment tools:

## The 4 Core Allianz Investment Funds

### Fund

#### **FUNDA**

A low-risk  
Egyptian Pound Fund

#### **FUNDB**

A low-risk  
US, Dollar fund

#### **FUNDC**

A medium-risk  
Egyptian Pound Fund

#### **FUNDD**

A medium-risk  
US, Dollar fund

### Investment Features

#### **Made up of:**

0-25% equities and  
75%-100% fixed securities

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#### **Made up of:**

20-50% equities and  
50%-80% fixed securities

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- Stocks (Equities)
- Bonds (Fixed securities)
- Treasury Bills (Fixed Securities)
- Certificates of Deposits (Fixed Securities)

These funds are designed to meet various risk and currency preferences.

Rabea Al Omr can be planned for a minimum of five years, but to truly benefit from your investments, programs should run for 15 to 30 years – So why not start planning today?

## Specialty Investment Fund

### Fund

#### **THE ISLAMIC FUND**

A 100% equities fund in Egyptian pounds with no fixed interest

### Investment Features

Made up of 100% equities comprised strictly from companies in sharia-compliant sectors such as textiles, chemicals, and telecommunications. This portfolio excludes companies in the hotel, tobacco, alcoholic beverages and banking sectors

# HOW IT WORKS: A CASE STUDY

Rabea Al Omr is a secure program with great benefits that are easier to understand in practice: Imagine you are a 39-year old man. You are married and have several children. In order to provide a high standard of living for your family, you work as a Financial Manager at an international company.

Your dream in life is to earn enough money to provide a comfortable life for your wife and family, and continue to enjoy a high standard of living in your retirement.

After careful consideration, you decide that the Rabea Al Omr program is the right step for you to achieve these goals. You consult an Allianz financial consultant and calculate that saving LE 750 each month through the plan will be the easiest way to meet your goals.

Throughout your plan your savings will be carefully invested, and by the end of the period you will receive back between LE 340,000 and LE 440,000, which you can choose to receive as a lump sum, in annual payments or a combination of both to support you through retirement.

In addition, your Rabea Al Omr program gives you peace of mind knowing that in case of death, disability, or an accident, your family will be financially secure. In the case of untimely death or disability, your family will receive LE 200,000 – a sum known as your capital amount, which you set at the start of your plan. If your death is as a result of an accident, your family will receive another LE 200,000 in addition to the capital amount.



# WHY RABEA AL OMR FROM ALLIANZ?

Allianz's unique [Rabea Al Omr](#) program offers many competitive benefits, including:

- Monthly premiums can start from as low as LE 200 per month.
- A high level of flexibility and personal choice in all aspects of your program.
- Expert fund management by our asset manager, EFG Hermes – Egypt's largest fund management company.
- Options that allow you to periodically inject funds or increase them gradually to hedge against inflation.
- The ability to change your fund portfolio at any time based on your changing needs and preferences.
- Ability to receive your retirement funds as a lump sum, or in annual payments or a combination of both.
- Security and protection for your family in case of death, disability or critical illness.

## **Did You Know?**

The average family experiences a 50% drop in household income after retirement.