

Step With Confidence
Knowing Your Future
is Protected



Allianz 
الليانز مصر

HADEYAT AL OMR



TAKE THE RIGHT STEP

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HADEYAT AL OMR

THE EDUCATION SAVINGS PLAN

When you dream, what do you see in your children's future? What will they accomplish? What will they become?

Whatever your dreams are for your children and wherever their ambitions take them – university expenses are a reality that families must face in today's competitive world.

As we all know, university graduates get better jobs, higher salaries and enjoy a more secure financial future.

The gift of a good education is the best thing a parent can offer his child, but it's certainly not easy to save for. College tuition is costly and is becoming more expensive with every passing year. According to our research, fees for university education in Egypt are rising at an average rate of 6 -10% annually.

Many families make great sacrifices to send their children to the best schools. However, by planning ahead and setting aside savings, securing a proper education does not have to be a financial strain on the family.

At Allianz, we are parents too. Our philosophy is: Why wait until later, when you could initiate a savings plan when your children are just 2 or 3 years old?

Our [Hadeyat Al Omr](#) education savings plan is designed to help parents take the right step in securing their children's future.

Average Tuition Fees

School category	Tuition
Foreign Language Sections at Public Universities	LE 6,000
Cost for 4 Year Degree	LE 24,000
Expected Cost after 10 Years	LE 62,000
Private Egyptian Universities	LE 6,000
Cost for 4 Year Degree	LE 24,000
Expected Cost after 10 Years	LE 62,000
Private Egyptian Universities with Foreign Affiliation	LE 45,000
Cost for 4 Year Degree	LE 180,000
Expected Cost after 10 Years	LE 513,000

HADEYAT AL OMR IN BRIEF

Hadeyat Al Omr is Allianz Egypt's unique education plan. Through it, we enable parents to set aside savings over a specified timeframe to ensure that their children will have the support they need to attend university, no matter what happens.

The plan is extremely flexible and can be structured to meet many different educational goals. Hadeyat Al Omr can be used to save for any degree program at universities in Egypt or abroad, and savings can be made in Egyptian pounds or US dollars.

Furthermore, the plan offers peace of mind and security. By signing with Allianz, we are committed to acting as a second set of parents to your children. In the unfortunate case of death or permanent disability, we will step in to ensure that your payments are completed in full and that your wishes to send your children to university are fulfilled.

Because we recognize that children must have the right support even before they reach university age, the program can be designed to ensure that your children's secondary schooling fees will be secured as well as the later university fees.

Did You Know?

Your Hadeyat Al Omr plan can grow with your family. You can include up to 5 children in the same plan.



HOW IT WORKS: A CASE STUDY

Hedeyat Al Omr is a secure program with great benefits that are easier to understand in practice: Imagine that you are 35-year old man. You are married and the proud father of a baby boy, Sherif, who is almost three years old.

Like any father, you would like to ensure that your son will have the means to secure a bright professional future based on a strong educational foundation.

So on Sherif's third birthday, you decide to take the right step and initiate a Hadeyat Al Omr program whereby you invest LE 340 each month until he is ready to attend university. With this investment, you feel confident that you are investing in your son's future and ensuring that he will have the means to make his dreams come true.

Through your plan, you are guaranteed to receive a total ranging from LE 80,000 to LE 100,000 when the time comes for Sherif to start university. In order to pay tuition regularly and easily, you will receive these savings in yearly installments ranging from LE 20,000 to LE 25,000 throughout the four-year program.

This alone gives you great peace of mind, knowing that university fees will not be a burden. In addition, however; you feel confident that your son's future is protected no matter what – your Hadeyat Al Omr program will ensure that even if you suffer an unexpected disability or death, Sherif's university education fees will still be covered as agreed, as well as the schooling expenses required for him to successfully reach university age fully prepared.

WHY HADEYAT AL OMR FROM ALLIANZ?

Allianz's Hadeyat Al Omr program offers many competitive benefits to parents, including:

- A tailor-made savings program that gives you a wide margin of flexibility in all aspects of your plan.
- The ability to revise your program on anniversary to suit your changing needs.
- The means to accommodate up to 5 children in one plan as your family grows.
- Peace of mind with a comprehensive and clearly documented contracts with no hidden clauses or conditions.
- Protection features to ensure that funds for your children's university fees and even school expenses will be secured in case of death or disability.