

Step With Confidence
Knowing Your Future
is Protected



TAKE THE RIGHT STEP

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HANA AL OMR

THE SAVINGS PLAN FOR WOMEN

As a woman, you may play many different roles in your life: daughter, sister, wife, mother, friend, colleague, or even community leader. Through these various roles, you find fulfillment and purpose in life. That is because, as you probably realize, your greatest fulfillment comes from your responsibility to care for others. But who is caring for you?

The sacrifices you make to care for others, whether it is years spent raising a family, caring for elderly relatives, or supporting your husband's career choices, may mean that you are less financially independent than you'd prefer.

Many of us dream of ease and comfort later in life, but the fear of being without financial security or independence can jeopardize such dreams.

Statistically, women have good reason to worry about their financial future. Though we'd rather not think about it, the fact is that we live significantly longer than men and tend to retire much earlier:

According to the tables below you can see that Egyptian men spend around 10-20 years without income following retirement. For women, however that gap can be as long as 30 years. You may be depending on your husband or family to carry you through these years – but what if they were unable to provide?

The [Hana Al Omr](#) plan is available to protect and empower you. Through regular savings, you can take the right step to secure yourself and your family from instability should you ever suffer a decline in income, severe illness, or any other unexpected misfortune.

	Average Age at Retirement	Average Life expectancy
Males	55-60	70-75
Females	55-60	75-85

Average No of Years Without Income After Retirement



HANA AL OMR IN BRIEF

Hana Al Omr is a financial savings and investment plan designed especially for the needs of women to help them secure their lives and their future goals.

The plan is based on long-term investment, because setting aside savings regularly over a long period of time ensures that you will get the maximum benefit from your savings. The average plan term is around 15-20 years.

The program is highly affordable, with monthly premiums starting with a small amount.

Your monthly payment will be determined by the total amount of savings you'd like to have at the completion of your plan (i.e. the maturity date) as well as the capital amount you would require prior to the maturity date in the case of accident or covered illness. Based on these key points, a personal financial advisor will help you devise a plan that is affordable, manageable and ultimately beneficial.

Hana Al Omr gives you peace of mind knowing that financial support will be provided to you or your family at a time of need, such as:

- At retirement age or your set maturity date, when your investments will be needed to ensure a comfortable lifestyle in your golden years.
- In the case of critical illness or disability when hospital fees and medications may place a financial burden on your family.
- In the case of death, to ensure that your children and loved ones will still receive financial support in your absence.



HOW IT WORKS: A CASE STUDY

Hana Al Omr is a secure program with great benefits that are easier to understand in practice: Imagine you are a 30-year old married woman with a 5-year old son named Karim. You are a Public Relations Manager at an international company and enjoy a high standard of living. Your main motive for working hard is to be able to provide a stable and secure future for yourself and your son when you reach retirement age.

After careful study, you decide that the best way to secure this dream is to place your money in a retirement insurance program that will help you face the future comfortably and provide a sum of money for Karim in case of any unexpected misfortune. You take the right step and choose Allianz's Hana Al Omr program.

After consultations with your personal Allianz financial advisor, you decide to save EGP 400 each month in order to ensure that you will be able to maintain an appropriate standard of living after retirement, and to secure the future of your son.

Through these small monthly payments, you can live confidently knowing that when you reach retirement, you will receive a cash value that ranges between LE 432,000 and LE 626,000. (All figures are for illustration as they may change according to the yearly dividends as declared by the company).

You can choose to receive your savings as a lump sum at the completion of your program, or in the annual payments or a combination of both in order to maintain the same standard of living in retirement.

By selecting Hana Al Omr you can also rest assured that you and your family will be secured if unexpected misfortune arises. If you are exposed to any misfortune that leads to death or disability during your plan, your family will be guaranteed to receive a sum of money known as your capital amount that you set at the start of your program. And in case your unfortunate death is due to an accident, another sum of money will be added to the capital amount.

WHY HANA AL OMR FROM ALLIANZ?

Allianz's [Hana Al Omr](#) program offers many attractive benefits to women, including:

- The ability to revise your program to suit your needs.
 - Critical illness coverage until the age of 65.
 - Coverage of 16 critical illness specific to women's health including cancer, rheumatoid arthritis and renal failure.
- An opportunity to increase the value of your capital amount by up to 20% without a medical examination in the following three scenarios:
 - First Marriage
 - New Child
 - First home
 - Ability to receive your retirement funds as a lump sum, in annual payments or a combination of both.

Did You Know?

Hana Al Omr is not just for working women. Full-time employment is not a requirement for this plan.