



Step With Confidence
Knowing Your Future
is Protected

Allianz 
الليانز مصر

HEMAYAT AL OMR

TAKE THE RIGHT STEP

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HEMAYAT AL OMR

THE FAMILY SAVINGS PLAN

Think of the best days of your life. What do they have in common? Most likely, they were days spent with your family.

Whether it was your wedding day, your child's first birthday, or simply a day spent at the club or at home – these days are priceless because they were spent with the people you love most.

As a parent, a spouse and the leader of your family, security and stability is probably one of your top concerns. After all - If you don't look out for the financial security and well-being of your family, who will?

For this reason, you probably work hard and worry about expenses to provide a comfortable life for everyone.

But during the course of your lifetime, many unexpected events may arise that can make it difficult for you to maintain your family's standard of living. Although we hate to think about it, there are some questions that we should be ready to answer:

- What if you lose your job?
- What if you retire early?
- What if you are not around to see your children grow up?
- What if you suffer from a permanent disability?

It is your responsibility to ensure that your family will be secure in the good times and the bad. If you haven't started thinking about answers to these questions, maybe it's time that you did.

By planning ahead and setting aside savings on a regular basis you can have peace of mind knowing that your family will be protected no matter what.

Allianz Life Assurance Company's **Hemayat Al Omr** family protection program gives you the opportunity to take the right step today. Through this program you can ensure that your family is protected while also putting aside savings for later in life.

HEMAYAT AL OMR IN BRIEF

Hemayat Al Omr is a unique long-term savings and investment program that provides families with a flexible and convenient way to save and protect against any unforeseen circumstances that could compromise their quality of life.

The plan is based on three basic covers designed to secure your family in different critical scenarios when income may drop and expenses increase:

In addition to providing protection, Hemayat Al Omr acts as a savings and investment program. In most cases, our clients reach the completion of their plan in good health, and therefore receive all of their savings plus their investment earnings back as a lump sum to enjoy during retirement.

To truly benefit from your investments, however, programs should run for 15 to 30 years - so why not start planning today?

Cover	Definition
COVER A	A Lump Sum payable to the insured party or his/her family in the case of: <ul style="list-style-type: none">- Death- Permanent Disability- Critical Illness
COVER B	A Spousal Income payable to the spouse of the insured for up to 8 years in the case of: <ul style="list-style-type: none">- Death- Permanent Disability
COVER C	A Children's Education Fund that will provide a set amount of funds to the insured's children annually in the case of: <ul style="list-style-type: none">- Death- Permanent Disability

HOW IT WORKS: A CASE STUDY

Hemayat Al Omr is a secure program with great benefits that are easier to understand in practice: Imagine you are a 40-year old man. You are married and have two children - Yehia who is 8 years old and Dina who is age 10.

In order to fulfill your dream of providing a high standard of living for your family and enjoy a comfortable retirement, you decide to start a Hemayat Al Omr program with Allianz. You feel confident that this is the right step to securing a stable and prosperous future for yourself and your family.

After discussion with your personal Allianz financial advisor, you decide to save a monthly premium of LE 500. Against this small monthly sum, you are guaranteed that at the age of 60, you will receive a lump sum between LE 150,00 to LE 195,000. (All figures are for illustration as they may change according to the yearly dividends as declared by the company).

In addition, your plan gives you peace of mind knowing that if you suffer an untimely death or disability, your family will receive the financial support they need in a number of ways:

Coverage 1: In case of death or disability, your family will receive a cash amount to cover their immediate expenses.

Coverage 2: In addition, if you are unable to provide for your family as a result of death or disability, your wife will receive a yearly income for eight years to keep your family running.

Coverage 3: Finally, your plan will also ensure that Yehia and Dina get a yearly income for their education fees until they reach the age of 25.

WHY HEMAYAT ALOMR FROM ALLIANZ?

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

- A tailor-made savings program that gives you flexibility in determining all aspects of your plan.
- Affordability: Payments can start with a small amount.
- The policy can cover either spouse, offering the same benefits as agreed upon in the policy to either husband or wife.
- The premiums can either be paid monthly,

quarterly, semi-annually or annually at your convenience.

- The choice to save in Egyptian pounds or US dollars.
- The option of injecting occasional booster payments into your savings to help increase the final cash value paid back at the completion of your plan.



Did You Know?

With long-term investment programs, the earlier you start saving the better. For example, if you start saving just LE 200 per month when you are 35 years old, you will receive from LE 216,000 - LE 315,000 by the time your program is completed at age 65. If you wait until 45 to start the same savings plan, you will have from LE 66,000 to LE 85,000 saved at retirement age.