



Step With Confidence
Knowing Your Future
is Protected



TAKE THE RIGHT STEP

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MARAHIEL AL OMR

THE SAVINGS PLAN FOR ALL OF LIFE'S STAGES

What is your dream in life? Is it to complete a Masters or PhD program? Is it to get married and raise a family, build a new home, start your own business, or some other original life goal?

No matter what your dreams are, on the way to achieving them, you will surely pass through many different stages full of expected and unexpected events. On this path, we can never know what life is going to throw at us, but we should at least be prepared.

Financial planning makes a difference. Whether you will be blessed with one child or with five, having savings will determine whether you are ready to take on such responsibility or not.

But maybe the thought of committing to long-term financial planning scares you?

We've heard that before. In our twenties and thirties most of us would rather just tuck away some cash in a safe place and pray for the best. But trust us – this approach will not get you far. If you want to realize your dreams, then you will need to start planning and saving for the future.

Working hard every day to afford life's expenses and provide a comfortable life for you and your family is a good plan – but you can do better than that. Why not get more from your money?

Careful investment can enable you to have extra cash for each key stage in your life, as well as a comfortable retirement fund for when you are ready to put an end to your working days.

You might think that such planning is not for you.

The good news is that planning ahead and saving for the future does not have to be that hard.

Allianz Life Assurance's new program, [Marahiel Al Omr](#), can help you ensure that, no matter what happens, you will always be prepared. With the plan, your savings are used to secure your long-term financial goals, while also supplying you with cash funds every few years to keep you on track.

Take the right step, and start today!

MARAHEL AL OMR IN BRIEF

Marahel Al Omr is a unique long-term savings and investment plan especially designed to meet the needs of young adults who will need financial support for many different stages in their lives.

It works by providing periodic cash funds at set intervals throughout the plan as well as a lump sum at the maturity of the plan that can be used as a retirement fund.

For example, say you are 24 and would like to get married in five years. If you start Marahel Al Omr now, the money you save will be carefully invested by our partners, EFG Hermes – Egypt's leading and most trusted financial investment firm – and returned to you at intervals when you need it most. This means that you will have the money you need to get married, buy a home, save for your children's education and retire comfortably.

Marahel Al Omr is a very flexible financial plan. It is specifically tailored according to your financial capabilities and needs. You can choose to receive your regular cash funds every three, five or even every ten years. Marahel Al Omr is also more affordable than you think – as you can pay very low premium per month.



HOW IT WORKS: A CASE STUDY

Marahel AI Omr is a secure program with great benefits that are easier to understand in practice: Imagine you are a 29-year old man. You are not married yet, but like any young man, you dream of achieving many short and long-term goals in order to secure a better life for yourself and your future family.

Your dreams include providing a suitable amount of money to cover your wedding expenses, buy a new home, educate your children, maintain a good standard of living for your family, and to secure a pension that will enable you to live comfortably in retirement.

After discussion with a financial advisor from Allianz, you decide that saving LE 500 a month through the Marahel AI Omr program is the right step for you.

The program will offer you LE 20,000 to cover wedding expenses; and then another LE 20,000 five years later to help make a

down payment on a new flat. Five years later, you will receive LE 20,000 to cover new baby expenses and five years after that you will receive another LE 20,000 to cover your children's schooling fees.

In addition to this regular support throughout your life, your plan helps you look forward to retirement without fear. This is because, by the end of your program, you will receive a cash value between LE 165,00 to 295,000 (All figures are for illustration as they may change according to the yearly dividends as declared by the company) you can choose to receive as a lump sum, in annual payments or a combination of both.

Your Marahel AI Omr program also lets you feel secure knowing that in case an unexpected misfortune happens, your family will be supported. In case of death or disability, your family will be guaranteed to receive a sum of money known as your capital amount that you set at the start of your plan. In case your death is as a result of an accident, an additional sum of money will be paid to your family.

WHY MARAHELAL OMR FROM ALLIANZ?

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

- A tailor-made savings program that gives you flexibility in determining all aspects of your plan.
- A truly original plan for both savings and investment to support all stages of life – no other company in Egypt offers a comparable program.

- The premiums can either be paid monthly, quarterly, semi-annually or annually at your convenience.
- You also have the choice of saving in whichever currency you prefer - Egyptian pounds or US dollars.
- Your family is protected in case of death or disability (if chosen).

Did You Know?

Life is expensive:

- The average cost of a masters or PhD degree from a private university in Egypt is LE 40,000.
- Hosting a wedding costs most families from LE 35,000 to LE 125,000 or more.
- A new car is likely to cost you LE 100,000 in Egypt. A new flat can cost from LE 250,000 to over LE 1,000,000.

