



Importance Of Insurance



Uncertainties Of Life: do you ever wonder...

- If you could afford the **medical costs** and **financial burden** caused by an **accident or illness**?

- If your loved ones will be able to **maintain their standard of living** if you are no longer here to provide for them?

Think

- What will happen to your income the day you retire?

- If you or your loved ones will be able to cope with **losing an income**?

- If you can **afford** to your children to the **best college**?

Life Stages & Financial Needs

Single and Young

Key Concerns :

- Gaining independence
- Saving money for marriage
- Lifestyle purchases
- Traveling, Live for the moment



1

Newly Married

Key Concerns :

- Purchasing a home
- Raising and protecting a family
- Lifestyle purchases – Car /Vacation
- May have future responsibility for looking after parents

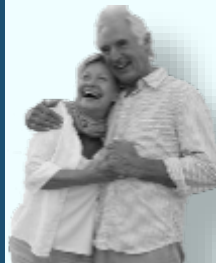


2

Life Stages

Retirement

- Post-retirement living expenses - Annuities
- Medical expenses



4

Parents

Key Concerns :

- Education for Children
- Family Protection
- May have responsibility for looking after parents
- Becoming concerned with quality of life
- Retirement Planning



3

Life Stages & Financial Needs

Insurance is about having what's needed when needed!

People at different life stages will have different insurance needs.



Life Stages & Financial Needs

Young and Single

Age 25 - 30

- ★ Savings for Wealth creation.



Married

Age 30 - 35

- ★ Home purchase
- ★ Pure protection (health + life)
- ★ Wealth creation for long term



Married With Young Children

Age 35-40

- ★ Mortgage insurance
- ★ Children's education
- ★ Savings for child's marriage
- ★ Retirement provision
- ★ Health insurance

Married With Young Children

Age 40-55

- ★ Children's higher studies
- ★ Mortgage insurance
- ★ Health care
- ★ Retirement planning



Retired

Age 55+

- ★ Post-retirement living expenses - Annuities
- ★ Medical expenses



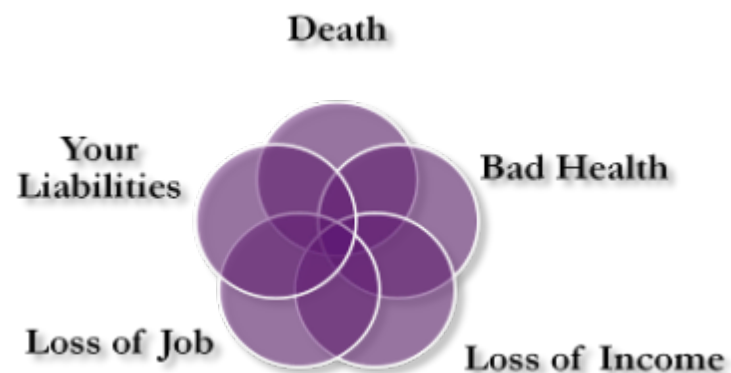
Protecting Families – Protecting Dreams

- **The ability** to provide for our families the life they deserve is threatened by life uncertainties. Since no one can foretell what tomorrow may bring, we all need to prepare the unexpected to protect our families' standards of living and turning their dreams into reality.

Dreams

- Sending our Children to the best college.
- Giving our children the most beautiful wedding.
- Starting Own Business.
- Buying the dream home.
- Traveling the world.
- Good standard of living.

Obstacles



Importance of Planning For Children Education

Do you ever wonder?

- How much will your children education cost?
- If you can afford to send your children to the best college?
- What would happen to your child's higher education if accidents happen?
- If you will have enough left for your retirement after paying your child's education?

Facts about Education Planning:

- It helps to begin saving early (compounding makes small investment large).
- Your Savings should be complemented with insurance coverage that would guarantee that your child's education planning continues as planned even if unfortunate events happen.

Case Study

For the past few years, tuition fees have been steadily increasing.

This table provides you with an idea about the current cost of college education as well as the projected tuition costs for the next 5, 12 and 18 years assuming a conservative 3% annual increase in tuition fees.

Undergraduate Colleges and Universities	Average Tuition Cost per year (2012-2013)	Projected Tuition Cost (Assuming 5% Annual Increase)		
		In 5 Years	In 12 Years	In 18 Years
Egypt	\$ 5,000	\$ 6,400	\$ 8,900	\$ 12,000
United Kingdom	\$ 16,000	\$ 20,400	\$ 28,700	\$ 38,500
USA	\$ 17,000	\$ 21,700	\$ 30,500	\$ 40,900

Importance Of Planning For Retirement

Facts:

- Life Expectancy is on the rise and there is a growing concern that people may potentially outlive their retirement income
- Governments' increasing concerns over funding pensions and social security schemes leading several governments to unveil plans to raise retirement age
- According to a survey we have conducted, approximately 44% of the respondents are worried that they will not be able to live comfortably if they live past age 85

Envisage your retirement by asking the following questions:

- How much will I need to live comfortably during my golden years?
- Are my current arrangements enough to support my retirement goals?
- How will a weak economic condition impact my future plans?



Navigating life together