**Product Type:** Pensions

**Product Name:** Mostakbalak for Retirement

**Product Description:** The Mostakbalak for Retirement program offers flexible investment options tailored to individual needs. At the end of the policy's tenure, you can choose to recover your investment as a lump sum, annual income, or a combination of both. The policy includes an insurance claim amount plus the investment account balance in the event of an insured risk. It allows for amendments to policy terms, direct contributions to enhance returns, and adjustments to annual installments to counteract inflation. Partial withdrawals from the investment account are permitted from the second year. Investment returns are variable and linked to secure tools. Coverage includes death, with additional covers for total permanent disability, critical illness, and partial permanent disability due to an accident. Premium payments can be made monthly, quarterly, semi-annually, or annually. The policy is available in Egyptian pounds or US dollars and is open to Egyptians and foreigners with specific residency or business requirements. All policies include coverage for death due to COVID-19.

**Product Type:** Pensions

**Product Name:** Group Retirement Plan

**Product Description:** The Group Retirement Plan is designed for companies to offer competitive and effective retirement solutions for their employees. Contributions are set as a percentage of each employee's income and are deposited into a personal investment account, where they accumulate with annual profits. Employers can also add additional amounts to boost the pension capital and help retain employee loyalty. The plan focuses on providing a structured retirement benefit those benefits both the employees and the employer. Pension Current Account From 1000 EGP and more with monthly interest rate is 22.00%.

**Product Type:** Pensions

**Product Name:** Pension Saving Account

**Product Description:** The Pension Saving Account requires a minimum opening balance of 5000 EGP and a minimum balance of 1000 EGP for interest accrual. It is available to Egyptians and offers a monthly interest rate of 12.50%. Required documents include a copy of an ID card or passport and a letter from the employer specifying the end of service benefits. Features of this account include the ability to transfer pension amounts to the account, with a maximum balance limit of one million EGP or the value of end of service benefits, whichever is less. Additionally, it provides internet banking access and a debit card for cash withdrawals and shopping.

**Product Type:** Pensions

**Product Name:** Individual Pension

**Product Description:** The Individual Pension is a long-term investment plan that helps grow your savings through investments, aiming for a comfortable retirement. It is a voluntary pension system that complements social security, allowing individual contributions to retirement mutual funds. Key benefits include providing a secondary pension income, tax exemption on pension funds, and government guarantees. Participants can halt payments during financial difficulties, and their investments are managed by professional consultants. To participate, individuals must sign a contract with a licensed pension company. Contribution fees are adjustable based on desired retirement pay or lump sum. To be eligible for a pension, one must remain in the system for at least 10 years and be 56 years or older. Pension Current Account with Monthly Interest EGP TIERS INTEREST RATE From 1000 EGP and more is 22.00%.

**Product Type:** Pensions

**Product Name:** Retirement 10+

**Product Description:** The Retirement 10+ plan is a long-term investment and protection plan designed to help individuals prepare for retirement. It offers various payment frequencies, including monthly, semi-annually, and annually. The plan provides financial support in the event of death or total permanent disability, with coverage up to 100,000 Egyptian Pounds for the insured’s family. At the policy's maturity, the invested amount is paid out to support the start of retirement. To enroll, applicants must be aged 21-59, present a National ID, and be an existing CIB customer. Pension Current Account with Monthly Interest EGP TIERS INTEREST RATE From 1000 EGP and more is 22.00%.