



Allianz Shield

Shield yourself from the unexpected

HAVE CONFIDENCE IN TOMORROW WITH A FORMIDABLE AND WELL-ROUNDED PROTECTION PLAN

You only live once, so we encourage you to live every day to the fullest. But because life is unpredictable, being and staying protected is also crucial to ensure that you are free to embark on the life that you have envisioned for yourself.

Thankfully, there is an insurance plan that protects you and your loved ones while maximizing your earning potential.

Allianz PNB Life offers Allianz Shield, a regular pay, unit-linked insurance plan available in both Peso and US Dollar denomination that safeguards you against the unexpected. You can be covered for at least Php 1,000,000, for as low as Php 6,000 quarterly*.

**depends on insured's age upon application*

FEATURES AND BENEFITS



A plan that truly cares

Understanding that different people have different needs, Allianz Shield offers policyholders the opportunity to customize their policies to suit their financial goals and requirements.

You have the option to pay for as short as five years, or even up to age 100! You can also select what riders - optional benefits that you can add to your policy for enhanced coverage - to get to achieve the protection plan that you will be most comfortable with.



Protection in more ways than one

Just like there are unexpected incidents, you may also encounter unforeseen expenses that may put a dent on your budget. With Allianz Shield, you have the option to withdraw from your available investment funds to help you cover these payables with ease. Withdrawals are free of charge for up to 4 times in one year.



A plan that supports you

Allianz Shield also comes with a FREE Life Event Benefit Rider to cover any costs or expenses that may go along with these milestones or circumstances.

In the event of marriage, birth of a child, demise of a family member, or involuntary loss of employment, this rider will credit back the insurance charges you paid in the last 6 months, up to Php 10,000, provided that the life event occurs while the policy is already in force.

We encourage you to speak with our Life Changers™ to find out more about the riders we offer so that you can find suitable coverage that can provide for your various life events.



Get rewarded while staying protected

Aside from ensuring protection, Allianz Shield offers its policyholders a Loyalty Bonus every five (5) years, if the policy remains in force.

The Loyalty Bonus is equivalent to 2% of the average monthly Total Fund Value from the past five (5) years.

CUSTOMIZE YOUR PLAN

Customize your plan by changing the premium paying years, the addition of riders, and setting your own rider coverage.

Available Riders for Allianz Shield

Accidental Death and Dismemberment - A plan rider that provides a cash benefit in the event of accidental death of the insured, or an indemnification based on a schedule upon dismemberment.

Multi-Stage Critical Illness Benefit - A plan rider that provides a cash benefit for early, intermediate, and late stage of a covered critical illness. Additional coverage is provided for Angioplasty and other invasive treatments for Coronary Artery Disease, and Diabetic Complications

Waiver of Premium - A plan rider that pays all insurance premiums in the event of critical illness, total and permanent disability. It will help in keeping a policy in force, even if the policyholder can no longer pay the premiums.

Cost of Living Adjustment - A plan rider that will increase the annual premium and the corresponding coverage amount by a pre-defined percentage to make sure that the benefits received by policyholders can keep up with the general price levels. This is an additional layer of protection on their insurance plans to mitigate the effect of inflation on the insurance coverage.

Coverage Illustration:

For a payment of Php 6,000 every quarter, a 30 y/o old female can have this comprehensive Allianz Shield coverage:

Coverage Type	Amount of Coverage
Minimum Life Insurance Coverage	Php 1,000,000
Accidental Death and Dismemberment	Php 1,000,000
Multi-Stage Critical Illness Benefit	Php 1,000,000
Life Event Benefit	Maximum of Php 10,000
Waiver of Premium due to Critical Illness and Total and Permanent Disability	Included, up to age 65

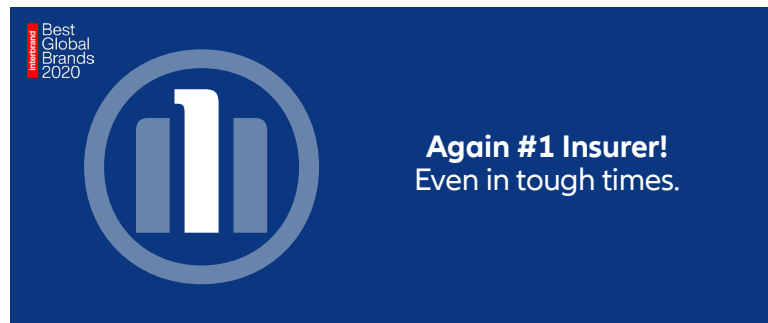
Allianz PNB Life began its operations in 2001 and is among the major life insurers in the Philippines. Worldwide, Allianz is also considered the most sustainable insurer from 2017 to 2019 according to the Dow Jones Sustainability Index. We are a leading provider of Variable Life products, complemented by a full line of Life protection offerings for individuals and institutions. All our products and services are designed to meet the lifetime financial planning, wealth accumulation, and well-being aspirations of every Filipino Family.

Allianz PNB Life's main headquarters is in Makati City, the country's main business district, with eight business centres and 13 branches strategically located in key cities across the archipelago. As the country's fastest growing life insurance company for premium income, it continues to secure the health and wealth of Filipinos here and abroad. For more information, visit allianzpnblife.ph or facebook.com/allianzpnblifeofficial.

Like all other financial products, unit-linked products have their advantages and trade-offs. As an investment-linked insurance product, the policyholder must understand and realize that the product is subject to certain risks, such as, but not limited to investment, credit, interest rate, liquidity, mark-to-market, regulatory, currency, and taxation risks, which would affect the account or fund value of the whole unit-linked policy.

Allianz PNB Life Insurance Inc. is guided by the investment policies approved by the Insurance Commission (IC) including the IC- issued "Revised Guidelines on Variable Life Insurance Contracts". The supervision and regulation by the IC, however, does not guarantee the investment returns of the unit-linked policy against capital loss.

For better understanding of the nature of the aforementioned risks, a table of Definition of Risks is provided in the Sales Illustration.



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