

HEALTH DYNAMICS

Health and wealth rescue
when you need it the most



Allianz PNB Life Insurance, Inc.

HEALTH DYNAMICS

is a regular pay, whole life insurance plan with values directly linked to the performance of your choice of underlying funds, and made even more powerful with multistage critical illness benefits.

It covers 100 major medical conditions, including Alzheimer's, Stroke, Cancer, Kidney Failure, and Heart Diseases.

Simply put, is the ideal plan to help you save and grow your wealth but at the same time also provide you superior health insurance protection.

Now, you can focus on pursuing and living your dreams confident that if a catastrophic or major medical condition befalls you, whether detected early or in advanced stages, funding for surgeries all the way to therapy, won't get in the way of your recovery.



Meet Melanie, single, in her mid 20s, an accomplished advertising accounting executive, now looks forward to a new chapter in her life, specially to this new morning. After spending the last 6 weeks in the hospital for a variety of medical tests, undergoing a risky surgery, and recovering slowly but surely, she can't be any more grateful for the chance to pick up where she left off and begin anew.

With the benefits of her insurance plan that has values directly linked with underlying investment funds, Melanie was able to focus on finding the best treatment option for her and then on getting better.

She'll rest for a few more days, report back to work, and re-fit her wedding gown.

Oh, and she'll give her financial advisor a call to review her insurance and investment portfolio, to assess her future husband's insurance needs, and to ask if maybe she could be her bridesmaid.

Where will a catastrophic illness leave you or your loved ones?
With **Health Dynamics** your rescue is always within reach.

ABOUT THE PRODUCT



Your choice of currency.

You can elect to pay premiums in Philippine Peso currency or go with a US Dollar denominated plan.



Control over premium payments and paying period.

You can shorten your paying period with higher annual premiums or make them lower by paying over a longer period of time.¹



Select your funds and move them around as needed.

Not only does **Health Dynamics** give you the freedom to choose your underlying funds, it also allows you to switch them around or increase them when you have extra funds.



Wealth rescue at amounts you determine.

Health Dynamics offers a minimum life insurance coverage of Php400,000 starting at affordable regular pay premiums of P16,000 per year. Of course, you can always go for a higher coverage amount. You can even choose to pay higher annual premiums over a shorter period of time.

Ask your Allianz PNB Life Financial Advisor to help you target your desired coverage based on your age, your preferred payment period and your annual premiums.

¹This is possible through the Premium Holiday option. At the time your Fund Value is insufficient to cover the monthly charges, before or after your chosen premium holiday option, if any, you will be required to pay additional premiums to keep your policy in force.



Health rescue where it counts the most.²

Health Dynamics provides coverage for the following:

- 32 early stage critical illnesses
- 13 intermediate stage critical illnesses
- 48 late stage critical illnesses
- 5 catastrophic critical illnesses
- 2 additional benefits for diabetic complications, angioplasty, and other invasive treatments for coronary heart diseases



Access your account as needed.

In case you need them for a more important purpose, you can withdraw from your investment funds anytime. It's free for up to 4 times a year.

No one can tell or prevent catastrophic medical conditions from happening. Have **Health Dynamics** on the ready to catch you if you fall.

² Critical condition benefits for clients are paid out at 50% for early stage diagnosis, 100% for intermediate and late stage diagnosis, and 20% at catastrophic stage diagnosis.

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. It is the country's fastest growing life insurance company in terms of premium income.

Allianz PNB Life's main headquarters is in Makati City, the country's main business district, with twenty business centers strategically located in key cities across the archipelago. It has the support of over 220 employees and more than 1,000 financial advisors to serve our dear policyholders and deliver great customer service experiences.



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