

MAXIMAL POWER

DARE TO
MAXIMIZE YOUR
INVESTMENTS



Allianz PNB Life Insurance, Inc.

Maximal Power is a single pay, unit-linked life insurance product that maximizes your investments by putting these into expertly managed funds while providing superior lifetime insurance protection of **at least 130% of the total premium you paid**. The Maximal Power plan is available in both Philippine Peso (PHP) and US Dollar (USD) denominations.

Allianz PNB Life lets you get the most out of your investment by only imposing a fixed charge/rate, instead of deducting premium charges.

Minimum Single Premium		
AGE	PESO	DOLLAR
0 to 70	1,000,000	20,000

Choose your type of protection

Option 1- Level Death Benefit

The amount of insurance coverage is equal to your Total Sum Assured or your Total Fund Value, whichever is higher. You can achieve your desired level of protection while enjoying a higher potential for fund accumulation.

- ✓ **Skip medical exams!** Guaranteed Acceptance available for plans starting at **Php 1,000,000** with Optimax Gold* or **USD 20,000** with Optimax Green*, subject to certain conditions and limits.

Option 2 - Increasing Death Benefit

The insurance protection is equal to the combined amount of your Total Sum Assured and your Fund Value. Under this option, you enjoy a higher level of protection over time because as your fund value increases, your level of protection also increases.



Decide how your money grows

The Total Fund Value is based on the premium(s) you pay, less any applicable charges and withdrawals, plus earnings from your chosen fund.

Choose which from our wide range of fund offerings, handled by world-class investment managers, best suit your needs, objectives, and risk appetite. The performance of your chosen funds may vary, and may present a certain level of risk. For more information about our available fund products, please visit our [website](#), or scan on the QR code below.



Enhance your Protection

Improve your level of protection by adding an **Accidental Death and Dismemberment rider** to your existing policy. Doing so provides you with an extra layer of protection, in case of death or disability caused by an accident.

**Optimax Gold and Green are variants of Maximal Power with Guaranteed Acceptance Endorsement.*



Features and benefits:



Maximize your investments

This plan has no premium charge so you get the most out of your investments while enjoying one of the highest insurance protection available in the market.



Switch and reshape your portfolio

Manage your portfolio and exercise control over your funds by reallocating your investments into another type of fund product that aligns with your new investment goals.



Easy Access To Cash for Emergencies

Enjoy the ability to withdraw from your policy anytime if you need cash. All policy withdrawals will be subject to applicable charges.



Stay protected, get rewarded

Loyalty bonus gives your funds a boost every 5 years as long as your policy remains active.

Daily Valuation Reports

Monitor your policy's fund value(s) through reports published daily in major newspapers, and the Allianz PNB Life website <https://www.allianzpnblife.ph/>.

Managing your Risks

If you are not completely satisfied with the policy that you purchased, you may return it within 15 days from receipt of your policy, together with a signed written notice requesting for the cancellation of the said policy. You will be refunded an amount equivalent to the Total Fund Value plus all charges paid from the policy issuance date.

You may also withdraw a portion of your fund, or switch from one fund to another, subject to applicable charges.

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, 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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For more information, visit www.allianzpnblife.ph

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