

OPTIMAL POWER

DARE TO  
OPTIMIZE  
YOUR WEALTH



Allianz 

Allianz PNB Life Insurance, Inc.

Allianz PNB Life presents the opportunity to invest in expertly managed funds through **Optimal Power**, a single-pay, unit-linked life insurance policy that provides guaranteed protection of at least 125% of your investment, with the flexibility to change and personalize its features based on your investment objectives. The Optimal Power policy is available in Philippine Peso (PHP) and US Dollar (USD) denominations.

Minimum Single Premium		
AGE	PESO	DOLLAR
0 to 70	100,000	2,000



## 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. Your desired level of protection is achieved while enjoying a higher potential for fund accumulation.

### Option 2 - Increasing Death Benefit

The insurance protection is equal to the sum 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.

**\*Skip medical exams!** Guaranteed Acceptance available for plans starting at **Php 250,000** for Optimum Gold or **USD 5,000** for Optimum Green, subject to certain conditions and limits.

## Decide how your money grows

The Total Fund Value is based on your premiums, 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.



## Features and benefits:



### Boost Your Policy Potential Through Add-Ons

Increase your insurance coverage or add investments to your Optimal Power policy anytime through Top-Up premiums.



### Switch and reshape your portfolio

Manage your portfolio by reallocating your investments into another type of fund product that aligns with your new investment goals. You can make up to two (2) switches per policy year for free.



### Easy Access To Cash for Emergencies

Enjoy the ability to withdraw from your policy anytime if you need cash. You are entitled to four (4) free withdrawals per year.



### 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, through our customer portal, Allianz Touch, 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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