

Health Dynamics

We understand that we have different needs and priorities at various stages of our lives. Some are concerned about leaving a legacy upon their passing, while others want to be prepared for the financial impact of medical expenses brought upon by severe illnesses like cancer, heart attack, & kidney failure, to name a few. The cost of medical care and the financial burden that comes with it is no laughing matter. Allianz PNB Life brings you **Health Dynamics**, a regular pay, unit-linked life insurance plan with multi-stage critical illness coverage.

What is covered?



Critical Illness

Allianz PNB Life will pay the amount if you are diagnosed with Critical Illness after the waiting period of sixty (60) days and you remain alive fifteen (15) days after the occurrence of such critical illness. The illness must be confirmed by a physician and by an Allianz PNB Life medical consultant.

Health Dynamics covers most of the leading causes of death in the country. Among these are Cancer, Heart Attack, Stroke, Coronary Artery By-pass Surgery, Kidney failure and many more.

Ask our Allianz Life Changers today for the full list of covered illnesses including the process of payment and other benefits.

32

Early stage illnesses

13

Intermediate stage illnesses

48

Late stage illnesses

5

Catastrophic illnesses

2

Additional benefits for Angioplasty and Diabetic Complications



Death Benefit & Beneficiary provisions

If you pass away within the coverage period, Allianz PNB Life will pay the covered amount in accordance with the beneficiary provision.

Special Features



Choice of Currency

- Philippine Peso
- US Dollar



Control over premium payments and paying period
Choose between shortened paying period with higher annual premiums or a lower premium over a longer period of time.



Select your funds and move them around as needed
Switch them around or increase them when you have extra contingency money.



Access your account as needed
Withdraw from investment funds anytime. Free for up to 4 times a year!



Rewards for life's milestones

Loyalty Bonus - Policy owners with well-maintained policies will receive additional units to their fund every 5 years.



AM I ELIGIBLE?

Our Allianz Life Changers™ are your partners in financial planning at every life stage or change. We can help you create a financial security plan that is best suited for your needs and aspirations. We are here to help you assess the most suitable Health & Protection solution based on what is the most important for you. Should you be ready to secure your future, our trusted team will also be here to assist you in the application process.

Exclusion - If the person has any of these conditions, he/she is not eligible for coverage: Alcoholism / Drug Addiction, Pre-existing critical conditions, AIDS / HIV, Psychiatric Disorder / Mental Disability, Air Travel History (except as fare-paying passenger), CI or TPD from congenital origins, Violation of law / War or revolution, Avocation / sports, Self-inflicted injury, and Atomic energy / nuclear fission exposure.

ALLIANZ AT A GLANCE



Allianz PNB Life is built on the strong partnership of German insurance giant, Allianz SE (Societas Europaea), one of the world's leading insurance companies; and Philippine National Bank, one of the country's leading banks.



Allianz PNB Life is the fastest growing life insurer in the Philippines for 2020 and 2021 based on Premium Income according to the Insurance Commission. Allianz acquired 51% of the company in 2016, and it was initially established in 2001.

* Top 7 in terms of Total Premium Income (TPI) and Top 8 in terms of New Business Annual Premium Equivalent (NBAPE) as of Year End 2020



We are a leading provider of Variable Life products, complemented by a full line of Life Protection product 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. We offer a wide-range of insurance solutions for Filipinos which include: Health and Protection, Savings and Investment, Education, Retirement, and Estate Planning.



Allianz is a global leader in Health and Protection insurance that helps our clients improve their quality of life. Our Life and Health offerings are ranked among the top 5 insurers globally.



130 years: Headquartered in Munich, Germany, Allianz has been securing the future of its customers since it was founded in 1890. Today, it is a global financial services provider with services predominantly in the insurance and asset management business.



Allianz is the world's number 1 Insurance brand* since 2019.

* According to Interbrand's Best Global Brands Ranking, a leading brand consultancy firm with over 45 years of expertise in brand building.



Sustainability Advocate : As one of the world's most sustainable insurers, Allianz is committed to tackling Environmental, Social, and Corporate Governance (ESG) topics and embed sustainability in our own operations and across all our insurance, investment, and asset management activities.

PROCESSING CLAIMS MADE EASY!



Our claims processes are made easier and more convenient for you! Submit the documents online and wait for confirmation via email. You should get the claims payout via fund transfer as fast as seven calendar days upon receipt of complete documents.

TALK TO AN ALLIANZ LIFE CHANGER TODAY!



9th Floor, Allied Bank Center, 6754 Ayala Avenue Corner Legaspi Street, Makati City, Philippines

Allianz PNB Life

Info@allianzpnblife.ph | (+632)8818-4357 (HELP)

Claims Information

health@allianzpnblife.ph | (+632)8818-5433

Operating Hours: Mondays to Fridays from 9:00AM – 6:00PM.

Visit any PNB or Allianz Agency Branch to talk to an Allianz Life Changer

Legal Disclaimer

Like all other financial products, VULs have their advantages and trade-offs. As a unit-linked insurance product, the policy holder 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 VUL policy. Allianz PNB Life Insurance Inc. is guided by the investment policies approved by the Insurance Commission (IC) including the IC-issued "Guidelines on Variable Life Insurance Contracts". The supervision and regulation by the IC, however, does not guarantee the investment returns or protection of the VUL 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. This is not a deposit product. Earnings are not assured and principal amount invested is exposed to risk of loss. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. If you do not fully understand this product, do not purchase or invest in it.