

## Allianz Fundamental Cover

# Protection that keeps you going!

**\*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.**

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Allianz PNB Life Insurance, Inc.

## With **simplicity** and **convenience** at its forefront, Allianz Fundamental Cover is the perfect plan for you.

Allianz PNB Life establishes itself as the insurer that supports the increase in insurance penetration and density in the Philippines by developing a product that provides immediate or specific-term benefits in terms of critical illness, disabilities, accidents, and death.

The product guarantees level regular-pay over a 10-year policy term only.





## Building your protection plan? Allianz Fundamental Cover is the **best option to start with.**

The application is simple and easy. It is designed to be convenient for everyone, especially if you are new to life insurance.

We want to provide the best solution for your financial protection needs, through a base plan that you can get stress-free.

With Allianz Fundamental Cover, you have guaranteed protection and coverage for four types of critical illness, accidental death, dismemberment and disability.

## Allianz Fundamental Cover Features and Benefits



### Peace of mind

The product offers packaged protection benefits with Accidental Death, Dismemberment and Disability (ADDD) benefit always being 100% of the policy amount, and Critical Illness Benefit always being 25% of the policy amount. Benefit amounts will mainly depend on the Term (Life Insurance) equal to 100%.



### No Claims Bonus

Be rewarded with a No Claims Bonus (NCB) if there are no claims paid or payable at the end of the fifth and tenth policy year. NCB amount is equal to a percentage of the total annual premiums in the last five years: 20% for the 5th policy year, and 40% for the 10th policy year.



### Simplicity and Convenience

To make it a hassle-free experience for new-to-insurance or new-to-Allianz customers, the product uses Simplified Insurance Offer (SIO) as the underwriting review.



### Accessibility

Anyone from ages 18 to 55 years old can avail the product. Life plan is renewable until age 65.



## Allianz Healthbox

Allianz Healthbox is your one-stop-shop access to our health, lifestyle, and wellness partners nationwide. By getting a life and health insurance plan from Allianz PNB Life, you instantly become a member so you can start enjoying the perks and discounts we have handpicked just for you! And if your policy is under the Health category, your membership is upgraded – giving you full access to premium perks and discounts.

Our continuously growing network of partners are with you in your journey towards total wellness.

See Allianz Healthbox Partners Here



Allianz PNB Life began its operations in 2016 and is among the major life insurers in the Philippines. Worldwide, Allianz is also considered the most sustainable insurer according to the Dow Jones Sustainability Index, and recognized as the No. 1 insurance brand worldwide by Interbrand. 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.

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Allianz PNB Life's main headquarters is in Makati City, the country's main business district, with eleven business centers strategically located in key cities across the archipelago. It has the support of over 500 employees and more than 2,500 Allianz Life Changers to serve our policyholders and deliver great customer service experiences.



# All for #1

And the world's #1 insurer for all.

interbrand  
Best  
Global  
Brands  
2022


Secure your tomorrow with  
Allianz Fundamental cover!



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