

ALLIANZ LIFE INVESTMENT FUNDS

Allianz Life Equity Fund

1. Investment Objective

An open-ended investment fund which aims to provide medium to long term capital appreciation by investing in equities and equity-related securities.

2. Investment Strategy & Approach

The investment would be a combination of:

- Top down analysis of the macroeconomic environment to determine asset allocation and sector exposure strategy; and
- Rigorous bottom up analysis which include value analysis and financial analysis, to select individual stocks to generate alpha return.

3. Asset Allocation

- Equity allocation - Maximum 95% and minimum 80% of the Fund's NAV
- Liquid assets - Minimum 5% of the Fund's NAV
- Foreign investments - Up to 10% of the Fund's NAV

4. Fund Manager

Allianz Life Insurance Malaysia Berhad

5. Target Market

The fund is suitable for Policy Owner who seeks moderate to high capital appreciation, has moderate to high risk tolerance and has medium to long term investment horizon.

6. Principal risks in investing in the fund

- | | |
|---|---|
| <ul style="list-style-type: none"> • Market Risk • Currency Risk • Country/Foreign Investment Risk | <ul style="list-style-type: none"> • Specific Security Risk • Sector Risk • Liquidity Risk |
|---|---|

7. Performance Benchmark

FTSE Bursa Malaysia Top 100 Index

Further information on benchmark can be obtained from Bloomberg.

Allianz Life Managed Fund

1. Investment Objective

An open-ended investment fund which aims to provide medium to long term capital appreciation by investing in a diversified equities and equity-related securities, fixed income securities and money market instruments.

2. Investment Strategy & Approach

The investment would be a combination of:

- Top down analysis of the macroeconomic environment to determine asset allocation and sector exposure strategy; and
- Rigorous bottom up analysis which include value analysis and financial analysis, to select individual stocks/credits to generate alpha return.

3. Asset Allocation

- Equity allocation – Maximum 55% and minimum 30% of the Fund's NAV
- Fixed income securities – Maximum 70% and minimum 45% of the Fund's NAV
- Foreign investments - Up to 10% of the Fund's NAV

4. Fund Manager

Allianz Life Insurance Malaysia Berhad

5. Target Market

The fund is suitable for Policy Owner who seeks low to moderate capital appreciation, has low to moderate risk tolerance and has medium to long term investment horizon.

6. Principal risks in investing in the fund

- | | |
|---|--|
| <ul style="list-style-type: none"> • Market Risk • Currency Risk • Country/Foreign Investment Risk • Specific Security Risk | <ul style="list-style-type: none"> • Sector Risk • Liquidity Risk • Interest Rate Risk • Credit Risk |
|---|--|

7. Performance Benchmark

50% FTSE Bursa Malaysia Top 100 Index + 50% 12-Month Maybank Fixed Deposit Rate

Further information on benchmark can be obtained from Bloomberg and Maybank <https://www.maybank2u.com.my>.

Allianz Life Dynamic Growth Fund

1. Investment Objective

An open-ended investment fund which aims to achieve superior capital appreciation over the medium to long term period by investing in a diversified portfolio of stocks with an emphasis on small-to-medium sized companies.

2. Investment Strategy & Approach

The investment would be a combination of:

- Top down analysis of the macroeconomic environment to determine asset allocation and sector exposure strategy; and
- Rigorous bottom up analysis which include value analysis and financial analysis, to select individual stocks to generate alpha return.

3. Asset Allocation

- Equity allocation - Maximum 95% of the Fund's NAV
- Liquid assets – Maximum 5% of the Fund's NAV
- Foreign investments - Up to 10% of the Fund's NAV

4. Fund Manager

Allianz Life Insurance Malaysia Berhad

5. Target Market

The fund is suitable for Policy Owner who seeks superior capital appreciation, has high risk tolerance and has medium to long term investment horizon.

6. Principal risks in investing in the fund

- | | |
|-----------------------------------|--------------------------|
| • Market Risk | • Specific Security Risk |
| • Currency Risk | • Sector Risk |
| • Country/Foreign Investment Risk | • Liquidity Risk |

7. Performance Benchmark

FTSE Bursa Malaysia EMAS Index

Further information on benchmark can be obtained from Bloomberg.

Allianz Life Equity Income Fund

1. Investment Objective

An open-ended investment fund which aims to provide medium to long term capital appreciation by investing in diversified equities and equity-related securities skewed towards potential dividend yielding equities, fixed income securities and money market instruments.

2. Investment Strategy & Approach

The investment would be a combination of:

- Top down analysis of the macroeconomic environment to determine asset allocation and sector exposure strategy; and
- Rigorous bottom up analysis which include value analysis and financial analysis, to select individual stocks/credits to generate alpha return.

3. Asset Allocation

- Equity allocation - Maximum 70% of the Fund's NAV
- Fixed income securities – Maximum 90% of the Fund's NAV
- Foreign investments - Up to 10% of the Fund's NAV

4. Fund Manager

Allianz Life Insurance Malaysia Berhad

5. Target Market

The fund is suitable for Policy Owner who seeks moderate capital appreciation, seeks stable income stream, has moderate risk tolerance and has medium to long term investment horizon.

6. Principal risks in investing in the fund

- | | |
|-----------------------------------|------------------------|
| • Market Risk | • Sector Risk |
| • Currency Risk | • Liquidity Risk |
| • Country/Foreign Investment Risk | • Interest Rate Risk |
| • Specific Security Risk | • Credit Risk |
| | • Dividend Policy Risk |

7. Performance Benchmark

70% FTSE Bursa Malaysia Top 100 Index + 30% 12-Month Maybank Fixed Deposit Rate

Further information on benchmark can be obtained from Bloomberg and Maybank <https://www.maybank2u.com.my>.

Allianz Life Bond Fund

1. Investment Objective

An open-ended investment fund which aims to provide a stable income stream and medium to long term capital appreciation by investing primarily in fixed income securities.

2. Investment Strategy & Approach

The investment would be a combination of:

- Top down analysis of the macroeconomic environment to determine asset allocation and sector exposure strategy; and
- Rigorous bottom up analysis which include value analysis and financial analysis, to select individual credits to generate alpha return.

3. Asset Allocation

- Fixed income securities - Maximum 98% of the Fund's NAV
- Liquid assets - Minimum 2% of the Fund's NAV

4. Fund Manager

Allianz Life Insurance Malaysia Berhad

5. Target Market

The Fund is suitable for Policy Owner who is seeking for potentially higher returns than fixed deposits, wants to diversify his/her overall investment portfolio by including bonds as an asset class, seeks stable income stream; and has low risk tolerance.

6. Principal risks in investing in the fund

- | | |
|-----------------------------------|----------------------|
| • Market Risk | • Sector Risk |
| • Currency Risk | • Liquidity Risk |
| • Country/Foreign Investment Risk | • Interest Rate Risk |
| | • Credit Risk |

7. Performance Benchmark

12-month Maybank Fixed Deposit Rate

Further information on benchmark can be obtained from Maybank <https://www.maybank2u.com.my>.

Allianz Life Dana Padu Fund

1. Investment Objective

An open-ended investment fund which aims to provide medium to long term capital appreciation by investing in Shariah-approved equities and equity related securities.

2. Investment Strategy & Approach

The investment would be a combination of:

- Top down analysis of the macroeconomic environment to determine asset allocation and sector exposure strategy; and
- Rigorous bottom up analysis which include value analysis and financial analysis, to select individual credits to generate alpha return.

3. Asset Allocation

- Equity allocation - Maximum 95% of the Fund's NAV
- Shariah-approved liquid assets - Minimum 5% of the Fund's NAV
- Foreign investments - Up to 10% of the Fund's NAV

4. Fund Manager

Allianz Life Insurance Malaysia Berhad

5. Target Market

The Fund is suitable for Policy Owner who is looking for fund that invests in Shariah-approved investments, seeks moderate to high capital appreciation, has moderate to high risk tolerance and medium to long term investment horizon.

6. Principal risks in investing in the fund

- | | |
|---|---|
| <ul style="list-style-type: none"> • Market Risk • Currency Risk • Country/Foreign Investment Risk • Specific Security Risk | <ul style="list-style-type: none"> • Sector Risk • Liquidity Risk • Risk of Non-Compliance with Shariah Requirements |
|---|---|

7. Performance Benchmark

50% FTSE Bursa Malaysia EMAS Shariah Index + 50% 12-month Maybank Islamic Fixed Deposit Rate

Further information on benchmark can be obtained from Bloomberg and Maybank <https://www.maybank2u.com.my>.

Allianz Life Amanah Dana Ikhlas Fund

1. Investment Objective

An open-ended investment fund which aims to seek a mix of regular income stream and possible capital growth over the medium to long term by investing in listed equities, Islamic debt instruments and other assets that are permissible under the Shariah Principles.

2. Investment Strategy & Approach

Allianz Life Amanah Dana Ikhlas is a feeder fund that invests in an underlying fund known as Maybank Malaysia Balanced-I Fund which in turn invests in an optimal mix of assets comprising of Shariah-compliant equities, Sukuk and Islamic money market instruments. The approach undertaken will enable Policy Owner to attain income through investment in the above assets.

3. Asset Allocation

- The Fund feeds minimum 95% into Maybank Malaysia Balanced-I Fund
- The Fund has maximum 5% in Shariah-approved liquid assets.

4. Fund Manager

Allianz Life Insurance Malaysia Berhad

5. Target Market

The fund is suitable for Policy Owner who is looking for fund that invests in securities that are permissible under Shariah Principles, seeks moderate investment returns by investing in securities that are permissible under Shariah Principles, has moderate risk tolerance and has medium to long term investment horizon.

6. Principal risks in investing in the fund

- | | |
|--|---|
| <ul style="list-style-type: none"> • Market Risk • Interest Rate Risk • Credit Risk • Specific Security Risk | <ul style="list-style-type: none"> • Sector Risk • Risk of Non-Compliance with Shariah Requirements |
|--|---|

7. Performance Benchmark

50% FTSE Bursa Malaysia EMAS Shariah Index + 50% 12-month General Investment Account Rate

8. Facts on Collective Investment Schemes (CIS)

- Name : Maybank Malaysia Balanced-I Fund*
- Type : Managed Fund
- Fund Manager : Maybank Asset Management Sdn. Bhd
- Fund Currency : MYR

Historical actual annual investment returns of Maybank Malaysia Balanced-I Fund:

Year	Return [^]	Year	Return [^]
2010	15.16%	2015	-1.59%
2011	8.20%	2016	0.64%
2012	5.80%	2017	4.60%
2013	11.76%	2018	-5.69%
2014	6.48%	2019	5.20%

* Maybank Malaysia Balanced-I Fund (previously known as Maybank Dana Ikhlas) is managed by Maybank Asset Management Sdn. Bhd. Please refer to <https://www.maybank-am.com.my/product> for more information.

[^] The performance is calculated in Ringgit Malaysia on a daily average NAV basis for the financial years ended 30 November.

Further information on benchmark can be obtained from Bloomberg and Bank Negara Malaysia <http://www.bnm.gov.my>.

Allianz Life ASEAN Plus Fund

1. Investment Objective	An open-ended investment fund which aims to provide medium to long term capital appreciation by investing primarily in ASEAN equities and equity-related securities.	
2. Investment Strategy & Approach	<p>The investment would be a combination of:</p> <ul style="list-style-type: none"> - Top down analysis of the macroeconomic environment to determine asset allocation and sector exposure strategy; and - Rigorous bottom up analysis which include value analysis and financial analysis, to select individual credits to generate alpha return. 	
3. Asset Allocation	<ul style="list-style-type: none"> • Equity allocation - Maximum 95% and minimum 80% of the Fund's NAV • Liquid assets - Minimum 5% of the Fund's NAV • Foreign investments - Up to 50% of the Fund's NAV 	
4. Fund Manager	Allianz Life Insurance Malaysia Berhad	
5. Target Market	The fund is suitable for Policy Owner who is looking for fund that invests primarily in ASEAN investments, seeks moderate to high capital appreciation, has moderate to high risk tolerance and has medium to long term investment horizon.	
6. Principal risks in investing in the fund	<ul style="list-style-type: none"> • Market Risk • Country/Foreign Investment Risk • Currency Risk 	<ul style="list-style-type: none"> • Specific Security Risk • Sector Risk • Liquidity Risk
7. Performance Benchmark	50% FTSE Bursa Malaysia Top 100 Index + 50% FTSE ASEAN 40 Index	

Further information on benchmark can be obtained from Bloomberg.

Notes

- The Policy Owner should be aware that reference to past experience is appropriate but the actual experience could be different.
- Investment risks under the Policy will be borne solely by the Policy Owner.
- The nature of risk changes according to the investment horizon. Equities are risky when the investment is short. However, fixed income securities / money market instruments will be risky when the investment horizon lengthens due to the erosion effect as a result of inflation.
- The Company reserves the right to suspend issuance or redemption of units under exceptional circumstances such as temporary closure of any stock exchange in which the fund is invested, during any period when assets in a fund cannot be valued or other circumstances when the Company, in its discretion, may consider exceptional.

- Fund charges:

Types of Fund	Fund Management Charge
Allianz Life Equity Fund	1.50% per annum
Allianz Life Managed Fund	1.25% per annum
Allianz Life Dynamic Growth Fund	1.50% per annum
Allianz Life Equity Income Fund	1.35% per annum
Allianz Life Bond Fund	0.75% per annum
Allianz Life Dana Padu Fund	1.50% per annum
Allianz Life Amanah Dana Ikhlas Fund	1.35% per annum
Allianz Life ASEAN Plus Fund	1.50% per annum

The charges stated above are the maximum charges that We can impose. The actual Fund Management Charge will vary in according to the actual asset mix of the fund if the fund is invested in more than one investment instrument. The Fund Management Charge will be reviewed by Us no less frequent than quarterly basis. The Company reserves the right to vary the maximum Fund Management Charge by giving the Policy Owner at least three (3) months prior written notice.

- Although the funds may invest in Shariah-compliant assets, ALIM's insurance plan is not a Shariah-compliant product.
- Other charges include but not limited to government tax, auditor fee, custodian fee & transaction charge.
- The price per unit of the fund is the total market value of assets in the fund divided by the total number of units of the fund. To ensure fair treatment to all unit holders, transaction costs of acquiring and disposing of assets of the fund are recouped by making a dilution or transaction cost adjustment to the NAV per unit of the fund.
- The price per unit of the fund is calculated on daily basis.

Investment Alert

- Investments in the funds are not obligations of deposits or guaranteed by the Company.
- The performance of the funds is not guaranteed and the value of the units and the income derived therefrom may increase or decrease.
- Past returns and any forecast is not necessarily a guide to future performance.
- The Company does not warrant or make any representations that the funds will guarantee profits or not result in losses.
- Before deciding to invest in the funds, Policy Owner should carefully consider their investment objectives, level of experience and risk appetite.
- Policy Owner should be aware of all the risks associated with fluctuations in an investment-linked fund and are advised to seek the advice of a financial advisor/consultant before making any investment. In the event that the Policy Owner chooses not to seek advice from a financial advisor before investing in the fund, he should consider whether the fund is suitable for him.
- The Company disclaims any and all liabilities against loss, damages etc direct, indirect or consequential as a result of the Policy Owner's reliance of the fact sheet.

- Historical actual annual investment returns of the funds compared with the selected benchmarks are:

Fund / Year		2010	2011	2012	2013	2014
Allianz Life Equity Fund	Return	18.50%	5.96%	13.41%	20.53%	-3.47%
	Benchmark*	19.34%	0.78%	10.34%	9.83%	-6.17%
Allianz Life Managed Fund	Return	11.76%	4.87%	8.53%	10.68%	-0.13%
	Benchmark*	11.06%	1.94%	6.78%	6.57%	-1.48%
Allianz Life Dynamic Growth Fund	Return	20.45%	5.41%	13.18%	19.79%	-1.48%
	Benchmark*	21.95%	1.10%	9.05%	12.38%	-6.13%
Allianz Life Equity Income Fund	Return	15.92%	5.89%	12.37%	14.57%	-0.43%
	Benchmark*	14.37%	1.47%	8.20%	7.89%	-3.37%
Allianz Life Bond Fund	Return	4.32%	4.14%	3.88%	1.60%	2.98%
	Benchmark*	2.79%	3.10%	3.22%	3.20%	3.28%
Allianz Life Dana Padu Fund	Return	11.32%	7.26%	10.28%	15.32%	0.94%
	Benchmark*	10.49%	2.75%	7.53%	8.25%	-0.40%
Allianz Life Amanah Dana Ikhlas Fund	Return	-	-	1.68%	10.35%	0.75%
	Benchmark*	-	-	2.83%	8.17%	-0.53%
Allianz Life ASEAN Plus Fund	Return	-	-	-	1.40%	2.96%
	Benchmark*	-	-	-	-1.08%	-1.55%

Fund / Year		2015	2016	2017	2018	2019
Allianz Life Equity Fund	Return	2.30%	1.68%	19.76%	-19.84%	3.10%
	Benchmark*	-2.89%	-2.45%	12.74%	-9.28%	-2.88%
Allianz Life Managed Fund	Return	2.79%	2.25%	11.97%	-8.76%	4.35%
	Benchmark*	0.32%	0.44%	7.87%	-2.99%	0.21%
Allianz Life Dynamic Growth Fund	Return	2.48%	0.00%	18.07%	-20.13%	4.98%
	Benchmark*	-2.26%	-2.77%	12.87%	-10.93%	-1.77%
Allianz Life Equity Income Fund	Return	1.79%	1.17%	15.39%	-12.75%	4.10%
	Benchmark*	-0.95%	-0.71%	9.80%	-5.52%	-1.02%
Allianz Life Bond Fund	Return	3.06%	3.47%	3.51%	3.62%	6.02%
	Benchmark*	3.35%	3.25%	3.14%	3.41%	3.25%
Allianz Life Dana Padu Fund	Return	3.85%	1.20%	10.99%	-11.39%	4.50%
	Benchmark*	3.01%	-1.44%	6.91%	-5.26%	3.65%
Allianz Life Amanah Dana Ikhlas Fund	Return	0.19%	0.37%	3.70%	-6.43%	5.34%
	Benchmark*	2.92%	-1.41%	6.90%	-5.21%	3.82%
Allianz Life ASEAN Plus Fund	Return	1.92%	5.08%	14.13%	-18.18%	2.68%
	Benchmark*	-12.78%	1.77%	20.67%	-8.77%	1.05%

* **The respective benchmarks used prior to 1st December 2013:**

Allianz Life Equity Fund	: FTSE Bursa Malaysia KLCI
Allianz Life Managed Fund	: 50% FTSE Bursa Malaysia KLCI + 50% 12-months Fixed Deposit Rate
Allianz Life Dynamic Growth Fund	: FTSE Bursa Malaysia EMAS Index
Allianz Life Equity Income Fund	: 70% FTSE Bursa Malaysia KLCI + 30% 12-months Fixed Deposit Rate
Allianz Life Bond Fund	: 12-months Fixed Deposit Rate
Allianz Life Dana Padu	: 50% FTSE Bursa Malaysia EMAS Shariah Index + 50% 12-months General Investment Account Rate
Allianz Life Amanah Dana Ikhlas	: 50% FTSE Bursa Malaysia EMAS Shariah Index + 50% 12-months General Investment Account Rate
Allianz Life ASEAN Plus Fund	: 50% FTSE Bursa Malaysia Top 100 Index + 50% FTSE ASEAN 40 Index

- The performance is calculated in Ringgit Malaysia on a NAV-to-NAV basis¹. It is strictly the performance of the investment fund and not the returns earned on the actual premiums paid of the investment-linked product.
- The basis of calculation of past performance is as follows:

$$R_{20xx} = \frac{(UP_{31 \text{ December } 20xx} - UP_{31 \text{ December } 20xx-1})}{UP_{31 \text{ December } 20xx-1}} \times 100\%$$

Where:

- R_{20xx} is the rate of return
- $UP_{31 \text{ December } 20xx}$ is the price per unit as at 31st December 20xx
- $UP_{31 \text{ December } 20xx-1}$ is the price per unit as at 31st December 20xx-1
- Brief description of the types of risk referred to in this fact sheet are:

Market Risk – The value of the Fund’s investment assets may be affected by changes in economic fundamentals, interest rate movement, regulatory policy, political and industrial developments. These market factors may result in fluctuations in the value of the Fund’s investment assets. This risk may be mitigated by ensuring a rigorous review of macroeconomic factors and asset allocation strategy.

Currency Risk – For foreign investment, fluctuations in currency exchange rates may have an impact on the value of the Fund’s investment assets. This risk may be minimized by engaging in foreign currency hedging.

Country/Foreign Investment Risk – This risk refers to the risks of investing in foreign markets. The value of the foreign investment assets directly or indirectly held by the Fund may be affected by country-specific factors, such as the country’s economic fundamentals, social and political stability and regulatory policy. This risk may be mitigated by ensuring a rigorous review of macroeconomic factors and asset allocation strategy.

Specific Security Risk – The value of the assets in particular securities and money market instruments may be affected by company-specific factors, such as business situation, financial condition and corporate governance of the company. This risk may be minimized through diversification of investments in a wide scope of companies belonging to a multitude of sectors.

Sector Risk – The value of the Fund’s investment assets may be adversely affected by the changes in sector-specific factors, such as the business condition, industry outlook and demand/supply dynamic of the industry. This risk may be minimized through portfolio diversification and control on sector concentration risk.

Interest Rate Risk – Interest rate risk arises when the value of the securities fluctuates due to interest rate movement. As prices of bonds move inversely with the interest rates, prices of bonds will decline when interest rate rise and vice-versa. Debt securities with longer maturity and lower coupon rate are more sensitive to interest rate changes. This risk may be mitigated by rigorous review of asset allocation and duration strategy.

Credit Risk – The creditworthiness (solvency and willingness to pay) of the issuer of a fixed income security, counterparty to a derivative contract or money market instrument may subsequently fall. This usually leads to a decrease in the price of the asset greater than that caused by general market fluctuations. This risk is minimized through portfolio diversification, stringent credit selection and control on sector concentration risk.

Liquidity Risk – If an asset has insufficient liquidity, there is the risk that the asset cannot be sold or can only be sold at a significant discount to the purchase price. The lack of liquidity of an asset may cause its purchase price to increase significantly. The risk is managed by including liquidity factor into security selection and further mitigated by diversification.

Dividend Policy Risk – This risk may occur when there is a significant deterioration in a company’s business or if there is a change in management policy resulting in a reduction or removal of the company’s dividend policy. Such risk is particularly relevant to a fund that focuses largely on dividend yielding stocks. This risk can be mitigated by investing mainly in companies with consistent historical record of paying dividends, companies operating in fairly stable industries or companies with strong cash flows.

Risk of Non-Compliant with Shariah Requirements - For Shariah-approved funds, there is the risk that the fund may hold securities which are Shariah non-compliant due to:

- 1) “Shariah-compliant securities” which are subsequently considered “Shariah non-compliant”; and
- 2) Investment in Shariah non-compliant securities.

The risk of Shariah non-compliant is mitigated by regular review of the Fund’s compliance with the list of securities approved by the Shariah Advisory Council of the Securities Commission.





¹ The performance for Allianz Life Amanah Dana Ikhlas Fund and Allianz Life Equity Income Fund is calculated in Ringgit Malaysia on a NAV-to-NAV basis with gross dividends reinvested.

Allianz Life Insurance Malaysia Berhad (198301008983)

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Allianz Customer Service Centre

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DANA-DANA PELABURAN ALLIANZ LIFE

Dana Ekuiti Allianz Life

1. Objektif Pelaburan

Satu dana pelaburan terbuka yang bertujuan untuk menyediakan peningkatan modal jangka masa sederhana sehingga panjang dengan melabur dalam ekuiti dan sekuriti berkaitan ekuiti.

2. Pendekatan & Strategi Pelaburan

Pelaburan merupakan gabungan yang berikut:

- Analisis atas ke bawah persekitaran makro ekonomi untuk menentukan pengagihan aset dan strategi pendedahan sektor; dan
- Analisis bawah ke atas rapi yang termasuk analisis nilai dan analisis kewangan; memilih stok individu untuk menjana pulangan alfa.

3. Pengagihan Aset

- Pengagihan ekuiti - Maksimum 95% dan minimum 80% daripada Nilai Aset Bersih Dana
- Aset Cair - Minimum 5% daripada Nilai Aset Bersih Dana
- Pelaburan asing - Sehingga 10% daripada Nilai Aset Bersih Dana

4. Pengurus Dana

Allianz Life Insurance Malaysia Berhad

5. Pasaran Sasaran

Dana ini sesuai untuk Pemegang Polisi yang mahu peningkatan modal secara sederhana sehingga tinggi, mempunyai toleransi risiko dari sederhana sehingga tinggi dan ufuk pelaburan jangka masa sederhana sehingga panjang.

6. Risiko-Risiko Utama melabur dalam Dana

- | | |
|---|-----------------------------|
| • Risiko Pasaran | • Risiko Keselamatan Khusus |
| • Risiko Mata Wang | • Risiko Sektor |
| • Risiko Pelaburan Negara/Pelaburan Asing | • Risiko Kecairan |

7. Tanda Aras Prestasi

Indeks 100 Teratas FTSE Bursa Malaysia

Maklumat lanjut mengenai tanda aras boleh diperolehi dari Bloomberg.

Dana Terurus Allianz Life

1. Objektif Pelaburan

Satu dana pelaburan terbuka yang bertujuan untuk menyediakan peningkatan modal jangka masa sederhana sehingga panjang dengan melabur dalam pelbagai ekuiti dan sekuriti berkaitan ekuiti, sekuriti pendapatan tetap dan instrumen pasaran wang.

2. Pendekatan & Strategi Pelaburan

Pelaburan merupakan gabungan yang berikut:

- Analisis atas ke bawah persekitaran makro ekonomi untuk menentukan pengagihan aset dan strategi pendedahan sektor; dan
- Analisis bawah ke atas rapi yang termasuk analisis nilai dan analisis kewangan; memilih stok/kredit individu untuk menjana pulangan alfa

3. Pengagihan Aset

- Pengagihan ekuiti - Maksimum 55% dan minimum 30% daripada Nilai Aset Bersih Dana
- Sekuriti Pendapatan Tetap - Maksimum 70% dan minimum 45% daripada Nilai Aset Bersih Dana
- Pelaburan asing - Sehingga 10% daripada Nilai Aset Bersih Dana

4. Pengurus Dana

Allianz Life Insurance Malaysia Berhad

5. Pasaran Sasaran

Dana ini sesuai untuk Pemegang Polisi yang mahu peningkatan modal secara rendah sehingga sederhana, mempunyai toleransi risiko rendah sehingga sederhana dan mempunyai ufuk pelaburan jangka masa sederhana sehingga panjang.

6. Risiko-Risiko Utama melabur dalam Dana

- | | |
|-----------------------|---|
| • Risiko Pasaran | • Risiko Pelaburan Negara/Pelaburan Asing |
| • Risiko Mata Wang | • Risiko Keselamatan Khusus |
| • Risiko Sektor | • Risiko Kecairan |
| • Risiko Kadar Faedah | |
| • Risiko Kredit | |

7. Tanda Aras Prestasi

50% Indeks 100 Teratas FTSE Bursa Malaysia + 50% Kadar Deposit Tetap Maybank 12 Bulan

Maklumat lanjut mengenai tanda aras boleh diperolehi dari Bloomberg and Maybank <https://www.maybank2u.com.my>.



Dana Pertumbuhan Dinamik Allianz Life

1. Objektif Pelaburan

Satu dana pelaburan terbuka yang bertujuan untuk mencapai peningkatan modal besar melalui tempoh jangka sederhana sehingga jangka panjang dengan melabur dalam portfolio saham pelbagai dengan penekanan ke atas syarikat-syarikat bersaiz kecil sehingga sederhana.

2. Pendekatan & Strategi Pelaburan

Pelaburan merupakan gabungan yang berikut:

- Analisis atas ke bawah persekitaran makro ekonomi untuk menentukan pengagihan aset dan strategi pendedahan sektor; dan
- Analisis bawah ke atas rapi yang termasuk analisis nilai dan analisis kewangan; memilih stok individu untuk menjana pulangan alfa.

3. Pengagihan Aset

- Pengagihan ekuiti - Maksimum 95% daripada Nilai Aset Bersih Dana
- Aset Cair - Minimum 5% daripada Nilai Aset Bersih Dana
- Pelaburan asing - Sehingga 10% daripada Nilai Aset Bersih Dana

4. Pengurus Dana

Allianz Life Insurance Malaysia Berhad

5. Pasaran Sasaran

Dana ini sesuai untuk Pemegang Polisi yang mahu peningkatan modal yang tinggi, mempunyai toleransi risiko tinggi dan ufuk pelaburan jangka masa sederhana sehingga panjang.

6. Risiko-Risiko Utama melabur dalam Dana

- | | |
|---|-----------------------------|
| • Risiko Pasaran | • Risiko Keselamatan Khusus |
| • Risiko Mata Wang | • Risiko Sektor |
| • Risiko Pelaburan Negara/Pelaburan Asing | • Risiko Kecairan |

7. Tanda Aras Prestasi

Indeks EMAS FTSE Bursa Malaysia

Maklumat lanjut mengenai tanda aras boleh diperolehi dari Bloomberg.

Dana Pendapatan Ekuiti Allianz Life

1. Objektif Pelaburan

Satu dana pelaburan terbuka yang bertujuan untuk menyediakan peningkatan modal jangka masa sederhana sehingga panjang dengan melabur dalam pelbagai ekuiti dan sekuriti berkaitan ekuiti yang berjurus kepada ekuiti yang berpotensi menjana dividen, sekuriti pendapatan tetap dan instrumen pasaran wang.

2. Pendekatan & Strategi Pelaburan

Pelaburan merupakan gabungan yang berikut:

- Analisis atas ke bawah persekitaran makro ekonomi untuk menentukan pengagihan aset dan strategi pendedahan sektor; dan
- Analisis bawah ke atas rapi yang termasuk analisis nilai dan analisis kewangan; memilih stok/kredit individu untuk menjana pulangan alfa.

3. Pengagihan Aset

- Pengagihan Ekuiti - Maksimum 70% daripada Nilai Aset Bersih Dana
- Sekuriti Pendapatan Tetap - Maksimum 90% daripada Nilai Aset Bersih Dana
- Pelaburan asing - Sehingga 10% daripada Nilai Aset Bersih Dana

4. Pengurus Dana

Allianz Life Insurance Malaysia Berhad

5. Pasaran Sasaran

Dana ini sesuai untuk Pemegang Polisi yang mahu peningkatan modal yang sederhana, mahu satu aliran pendapatan yang stabil, mempunyai toleransi risiko sederhana dan ufuk pelaburan jangka masa sederhana sehingga panjang.

6. Risiko-Risiko Utama melabur dalam Dana

- | | |
|-----------------------|---|
| • Risiko Pasaran | • Risiko Pelaburan Negara/Pelaburan Asing |
| • Risiko Mata Wang | • Risiko Keselamatan Khusus |
| • Risiko Sektor | • Risiko Kecairan |
| • Risiko Kadar Faedah | • Risiko Dividen Polisi |
| • Risiko Kredit | |

7. Tanda Aras Prestasi

70% Indeks 100 Teratas FTSE Bursa Malaysia + 30% Kadar Deposit Tetap Maybank 12 Bulan

Maklumat lanjut mengenai tanda aras boleh diperolehi dari Bloomberg and Maybank <https://www.maybank2u.com.my>.

Dana Bon Allianz Life

1. Objektif Pelaburan

Satu dana pelaburan terbuka yang bertujuan untuk menyediakan pengaliran pendapatan yang stabil dan peningkatan modal jangka masa sederhana sehingga panjang dengan melabur terutamanya dalam sekuriti pendapatan tetap.

2. Pendekatan & Strategi Pelaburan

Pelaburan merupakan gabungan yang berikut:

- Analisis atas ke bawah persekitaran makro ekonomi untuk menentukan pengagihan aset dan strategi pendedahan sektor; dan
- Analisis bawah ke atas rapi yang termasuk analisis nilai dan analisis kewangan; untuk memilih kredit individu untuk menjana pulangan alfa.

3. Pengagihan Aset

- Sekuriti Pendapatan Tetap - Maksimum 98% daripada Nilai Aset Bersih Dana
- Aset Cair - Minimum 2% daripada Nilai Aset Bersih Dana

4. Pengurus Dana

Allianz Life Insurance Malaysia Berhad

5. Pasaran Sasaran	Dana ini sesuai untuk Pemegang Polisi yang mahu potensi pulangan yang lebih tinggi daripada deposit tetap, mahu mempelbagaikan keseluruhan portfolio pelaburannya termasuk bon sebagai suatu kelas aset, mahu aliran pendapatan yang stabil dan mempunyai toleransi risiko rendah.
6. Risiko-Risiko Utama melabur dalam Dana	<ul style="list-style-type: none"> Risiko Pasaran Risiko Mata Wang Risiko Pelaburan Negara/Pelaburan Asing Risiko Sektor Risiko Kecairan Risiko Kadar Faedah Risiko Kredit
7. Tanda Aras Prestasi	Kadar Deposit Tetap Maybank 12 bulan

Maklumat lanjut mengenai tanda aras boleh diperolehi dari Maybank <https://www.maybank2u.com.my>.

Dana Padu Allianz Life

1. Objektif Pelaburan	Satu dana pelaburan terbuka yang bertujuan untuk menyediakan peningkatan modal jangka masa sederhana sehingga panjang dengan melabur dalam ekuiti dan sekuriti berkaitan ekuiti yang dibenarkan di bawah Prinsip Syariah.
2. Pendekatan & Strategi Pelaburan	<p>Pelaburan merupakan gabungan yang berikut:</p> <ul style="list-style-type: none"> - Analisis atas ke bawah persekitaran makro ekonomi untuk menentukan pengagihan aset dan strategi pendedahan sektor; dan - Analisis bawah ke atas rapi yang termasuk analisis nilai dan analisis kewangan; untuk memilih stok individu untuk menjana pulangan alfa.
3. Pengagihan Aset	<ul style="list-style-type: none"> • Maksimum 95% daripada Nilai Aset Bersih Dana untuk pengagihan ekuiti • Aset Cair yang diluluskan Syariah - Minimum 5% daripada Nilai Aset Bersih Dana • Pelaburan asing - Sehingga 10% daripada Nilai Aset Bersih Dana
4. Pengurus Dana	Allianz Life Insurance Malaysia Berhad
5. Pasaran Sasaran	Dana ini sesuai untuk para Pemegang Polisi yang mahu dana yang dilabur dalam pelaburan yang diluluskan Syariah, mahu peningkatan modal sederhana sehingga tinggi, mempunyai toleransi risiko sederhana sehingga tinggi dan mempunyai ufuk pelaburan jangka masa sederhana sehingga panjang.

6. Risiko-Risiko Utama melabur dalam Dana	<ul style="list-style-type: none"> Risiko Pasaran Risiko Mata Wang Risiko Pelaburan Negara/Pelaburan Asing Risiko Keselamatan Khusus Risiko Sektor Risiko Kecairan Risiko terhadap ketidakpatuhan Syarat Syariah
7. Tanda Aras Prestasi	50% Indeks Syariah EMAS FTSE Bursa Malaysia + 50% Kadar FD-i 12-bulan Maybank

Maklumat lanjut mengenai tanda aras boleh diperolehi dari Bloomberg and Maybank <https://www.maybank2u.com.my>.

Allianz Life Amanah Dana Ikhlas

1. Objektif Pelaburan	Satu dana pelaburan terbuka yang bertujuan untuk menyediakan satu campuran pengaliran pendapatan tetap dan pertumbuhan modal melalui tempoh jangka sederhana sehingga jangka panjang yang berkemungkinan dengan melabur dalam ekuiti yang disenaraikan, instrumen hutang Islam dan aset-aset lain yang dibenarkan di bawah Prinsip Syariah.
2. Pendekatan & Strategi Pelaburan	Allianz Life Amanah Dana Ikhlas adalah dana pengantara yang melabur dalam dana asas yang dikenali sebagai Maybank Malaysia Balanced-I Fund yang seterusnya melabur dalam gabungan aset optimum yang terdiri daripada ekuiti patuh Syariah, Sukuk dan instrumen pasaran wang Islam. Pendekatan yang dilaksanakan akan membolehkan Pemegang Polisi mencapai pendapatan melalui pelaburan dalam aset di atas.
3. Pengagihan Aset	<ul style="list-style-type: none"> • Dana ini menyalurkan minimum 95% dalam Maybank Malaysia Balanced-I Fund. • Dana ini mempunyai maximum 5% dalam aset cair Syariah yang diluluskan.
4. Pengurus Dana	Allianz Life Insurance Malaysia Berhad
5. Pasaran Sasaran	Dana ini sesuai untuk para Pemegang Polisi yang mahu dana yang melabur dalam sekuriti yang dibenarkan di bawah Prinsip Syariah, mencari pulangan pelaburan sederhana dengan melabur dalam sekuriti yang dibenarkan di bawah Prinsip Syariah, mempunyai toleransi risiko sederhana dan mempunyai ufuk pelaburan jangka masa sederhana sehingga panjang.

6. Risiko-Risiko Utama melabur dalam Dana	<ul style="list-style-type: none"> Risiko Pasaran Risiko Kadar Faedah Risiko Sektor Risiko Keselamatan Khusus 	<ul style="list-style-type: none"> Risiko Kredit Risiko terhadap ketidakpatuhan Syarat Syariah 																								
7. Tanda Aras Prestasi	50% Indeks Syariah EMAS FTSE Bursa Malaysia + 50% kadar Akaun Pelaburan Am Maybank 12 bulan																									
8. Fakta mengenai Skim Pelaburan Kolektif (CIS)	<p>i. Nama : Maybank Malaysia Balanced-I Fund*</p> <p>ii. Jenis : Dana Terurus</p> <p>iii. Pengurus Dana : Maybank Asset Management Sdn. Bhd</p> <p>iv. Mata Wang Dana : MYR</p> <p>Sejarah pulangan pelaburan tahunan Maybank Malaysia Balanced-I Fund:</p> <table border="1"> <thead> <tr> <th>Tahun</th> <th>Pulangan^</th> <th>Tahun</th> <th>Pulangan^</th> </tr> </thead> <tbody> <tr> <td>2010</td> <td>15.16%</td> <td>2015</td> <td>-1.59%</td> </tr> <tr> <td>2011</td> <td>8.20%</td> <td>2016</td> <td>0.64%</td> </tr> <tr> <td>2012</td> <td>5.80%</td> <td>2017</td> <td>4.60%</td> </tr> <tr> <td>2013</td> <td>11.76%</td> <td>2018</td> <td>-5.69%</td> </tr> <tr> <td>2014</td> <td>6.48%</td> <td>2019</td> <td>5.20%</td> </tr> </tbody> </table> <p>* Maybank Malaysia Balanced-I Fund (sebelumnya dikenali Maybank Dana Ikhlas) diuruskan oleh Maybank Asset Management Sdn. Bhd. Sila rujuk https://www.maybank-am.com.my/product untuk maklumat lanjut.</p> <p>^ Prestasi dikira dengan Ringgit Malaysia berdasarkan asas purata harian NAV bagi tahun kewangan berakhir 30 November.</p>		Tahun	Pulangan^	Tahun	Pulangan^	2010	15.16%	2015	-1.59%	2011	8.20%	2016	0.64%	2012	5.80%	2017	4.60%	2013	11.76%	2018	-5.69%	2014	6.48%	2019	5.20%
Tahun	Pulangan^	Tahun	Pulangan^																							
2010	15.16%	2015	-1.59%																							
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2013	11.76%	2018	-5.69%																							
2014	6.48%	2019	5.20%																							

Maklumat lanjut mengenai tanda aras boleh diperolehi dari Bloomberg dan Bank Negara Malaysia <http://www.bnm.gov.my>.

3. Pengagihan Aset	<ul style="list-style-type: none"> Pengagihan ekuiti - Maksimum 95% dan minimum 80% daripada Nilai Aset Bersih Dana Aset cair - Minimum 5% daripada Nilai Aset Bersih Dana Pelaburan asing - Sehingga 50% daripada Nilai Aset Bersih Dana
4. Pengurus Dana	Allianz Life Insurance Malaysia Berhad
5. Pasaran Sasaran	Dana ini sesuai untuk Pemegang Polisi yang mahu dana yang melabur terutamanya dalam pelaburan ASEAN, mahu peningkatan modal secara sederhana sehingga tinggi, mempunyai toleransi risiko dari sederhana sehingga tinggi dan ufuk pelaburan jangka masa sederhana sehingga panjang.
6. Risiko-Risiko Utama melabur dalam Dana	<ul style="list-style-type: none"> Risiko Pasaran Risiko Pelaburan Negara/ Pelaburan Asing Risiko Mata Wang Risiko Keselamatan Khusus Risiko Sektor Risiko Kecairan
7. Tanda Aras Prestasi	50% Indeks 100 Teratas FTSE Bursa Malaysia + 50% Indeks FTSE ASEAN 40

Maklumat lanjut mengenai tanda aras boleh diperolehi dari Bloomberg.

Dana ASEAN Plus Allianz Life

1. Objektif Pelaburan	Satu dana pelaburan terbuka yang bertujuan untuk menyediakan peningkatan modal jangka masa sederhana sehingga panjang dengan melabur terutamanya dalam ekuiti dan sekuriti berkaitan ekuiti ASEAN.
2. Pendekatan & Strategi Pelaburan	<p>Pelaburan merupakan gabungan yang berikut:</p> <ul style="list-style-type: none"> - Analisis atas ke bawah persekitaran makro ekonomi untuk menentukan pengagihan aset dan strategi pendedahan sektor; dan - Analisis bawah ke atas rapi yang termasuk analisis nilai dan analisis kewangan; memilih stok individu untuk menjana pulangan alfa.

Nota-nota

- Pemegang Polisi harus sedar bahawa walaupun rujukan kepada pengalaman lampau adalah perlu, pengalaman yang sebenar mungkin berlainan.
- Risiko pelaburan dalam Polisi ini akan ditanggung sepenuhnya oleh Pemegang Polisi.
- Pertukaran sifat risiko bergantung kepada lingkungan pelaburan. Ekuiti adalah lebih berisiko apabila lingkungan pelaburan pendek. Tetapi, sekuriti pendapatan tetap dan instrumen pasaran wang akan lebih berisiko apabila lingkungan pelaburan dipanjangkan disebabkan oleh kesan hakis akibat inflasi.
- Pihak Syarikat mempunyai hak untuk menggantungkan pengeluaran atau penebusan unit-unit di bawah keadaan luar biasa seperti penutupan sementara sebarang bursa saham di mana dana dilabur, tempoh masa di mana aset dalam dana tidak boleh dinilai atau keadaan lain di mana pihak Syarikat, pada budi bicaranya, dianggap luar biasa.
- Caj-caj dana:

Jenis-jenis Dana	Caj Pengurusan Dana
Dana Ekuiti Allianz Life	1.50% setahun
Dana Terurus Allianz Life	1.25% setahun
Dana Pertumbuhan Dinamik Allianz Life	1.50% setahun
Dana Pendapatan Ekuiti Allianz Life	1.35% setahun
Dana Bon Allianz Life	0.75% setahun
Dana Padu Allianz Life	1.50% setahun
Allianz Life Amanah Dana Ikhlas	1.35% setahun
Dana ASEAN Plus Allianz Life	1.50% setahun

Caj-caj yang dinyatakan di atas adalah caj maximum yang boleh Kami kenakan. Caj Pengurusan Dana sebenar akan berbeza mengikut campuran aset sebenar dana jika dana dilaburkan dalam lebih daripada satu instrumen pelaburan. Caj Pengurusan Dana akan Kami kaji semula tidak kurang daripada setiap suku tahun. Syarikat mempunyai hak untuk menpelbagaikan Caj maksimum Pengurusan Dana dengan memberikan Pemegang Polisi sekurang-kurangnya tiga (3) bulan notis secara bertulis terlebih dahulu.

- Walaupun dana-dana tersebut mungkin melabur dalam aset patuh Syariah, pelan insurans ALIM bukan merupakan produk patuh Syariah.
- Caj-caj lain termasuk tetapi tidak terhad kepada cukai kerajaan, caj juruaudit, caj kustodian & caj transaksi.
- Harga per unit dana adalah jumlah nilai pasaran aset di dalam dana yang dibahagikan dengan jumlah unit dana. Untuk memastikan rawatan yang saksama kepada semua pemegang unit, kos urusan untuk memperoleh dan melupuskan aset dana diperolehi dengan membuat pelarasan atau pelarasan kos transaksi kepada NAV seunit dana.
- Harga per unit dana dikira setiap hari.

Amaran pelaburan

- Pelaburan dana tidak boleh dianggap sebagai kewajipan deposit, atau dijamin Syarikat.
- Prestasi dana tidak terjamin dan nilai unit serta pendapatan dana mungkin bertambah ataupun berkurang.
- Pulangan masa dahulu dan sebarang ramalan tidak semestinya tepat digunakan sebagai panduan untuk meramal prestasi masa hadapan.
- Syarikat tidak memberi jaminan atau membuat sebarang gambaran bahawa dana-dana tersebut akan menjamin keuntungan atau tidak akan menyebabkan kerugian.
- Sebelum membuat keputusan untuk melabur dalam dana-dana berkenaan, Pemegang Polisi haruslah mempertimbangkan matlamat pelaburan, pengalaman, serta tahap toleransi risiko mereka dengan teliti.
- Pemegang Polisi haruslah mengetahui segala risiko terlibat yang mempengaruhi turun naik harga dana berkaitan-pelaburan dan dinasihati supaya mendapatkan nasihat daripada perunding/ penasihat kewangan sebelum membuat sebarang pelaburan. Sekiranya beliau memilih untuk tidak mendapatkan nasihat daripada penasihat kewangan sebelum melabur dalam dana, beliau haruslah mempertimbangkan sama ada dana yang dipilih bersesuaian dengan matlamat pelaburannya.
- Syarikat menolak sebarang dan segala tanggungan terhadap kerugian, sama ada secara langsung, tidak langsung atau yang diakibatkan oleh ketergantungan Pemegang Polisi terhadap lembaran fakta.

- Di bawah ialah sejarah pulangan pelaburan tahunan dana-dana sebenar berbanding indeks-indeks terpilih:

Dana / Tahun		2010	2011	2012	2013	2014
Dana Ekuiti Allianz Life	Pulangan	18.50%	5.96%	13.41%	20.53%	-3.47%
	Tanda Aras*	19.34%	0.78%	10.34%	9.83%	-6.17%
Dana Terurus Allianz Life	Pulangan	11.76%	4.87%	8.53%	10.68%	-0.13%
	Tanda Aras*	11.06%	1.94%	6.78%	6.57%	-1.48%
Dana Pertumbuhan Dinamik Allianz Life	Pulangan	20.45%	5.41%	13.18%	19.79%	-1.48%
	Tanda Aras*	21.95%	1.10%	9.05%	12.38%	-6.13%
Dana Pendapatan Ekuiti Allianz Life	Pulangan	15.92%	5.89%	12.37%	14.57%	-0.43%
	Tanda Aras*	14.37%	1.47%	8.20%	7.89%	-3.37%
Dana Bon Allianz Life	Pulangan	4.32%	4.14%	3.88%	1.60%	2.98%
	Tanda Aras*	2.79%	3.10%	3.22%	3.20%	3.28%
Dana Padu Allianz Life	Pulangan	11.32%	7.26%	10.28%	15.32%	0.94%
	Tanda Aras*	10.49%	2.75%	7.53%	8.25%	-0.40%
Allianz Life Amanah Dana Ikhlas	Pulangan	-	-	1.68%	10.35%	0.75%
	Tanda Aras*	-	-	2.83%	8.17%	-0.53%
Dana ASEAN Plus Allianz Life	Pulangan	-	-	-	1.40%	2.96%
	Tanda Aras*	-	-	-	-1.08%	-1.55%

Dana / Tahun		2015	2016	2017	2018	2019
Dana Ekuiti Allianz Life	Pulangan	2.30%	1.68%	19.76%	-19.84%	3.10%
	Tanda Aras*	-2.89%	-2.45%	12.74%	-9.28%	-2.88%
Dana Terurus Allianz Life	Pulangan	2.79%	2.25%	11.97%	-8.76%	4.35%
	Tanda Aras*	0.32%	0.44%	7.87%	-2.99%	0.21%
Dana Pertumbuhan Dinamik Allianz Life	Pulangan	2.48%	0.00%	18.07%	-20.13%	4.98%
	Tanda Aras*	-2.26%	-2.77%	12.87%	-10.93%	-1.77%
Dana Pendapatan Ekuiti Allianz Life	Pulangan	1.79%	1.17%	15.39%	-12.75%	4.10%
	Tanda Aras*	-0.95%	-0.71%	9.80%	-5.52%	-1.02%
Dana Bon Allianz Life	Pulangan	3.06%	3.47%	3.51%	3.62%	6.02%
	Tanda Aras*	3.35%	3.25%	3.14%	3.41%	3.25%
Dana Padu Allianz Life	Pulangan	3.85%	1.20%	10.99%	-11.39%	4.50%
	Tanda Aras*	3.01%	-1.44%	6.91%	-5.26%	3.65%
Allianz Life Amanah Dana Ikhlas	Pulangan	0.19%	0.37%	3.70%	-6.43%	5.34%
	Tanda Aras*	2.92%	-1.41%	6.90%	-5.21%	3.82%
Dana ASEAN Plus Allianz Life	Pulangan	1.92%	5.08%	14.13%	-18.18%	2.68%
	Tanda Aras*	-12.78%	1.77%	20.67%	-8.77%	1.05%

* **Tanda aras yang digunakan masing-masing sebelum 1^{hb} December, 2013:**

Dana Ekuiti Allianz Life	: FTSE Bursa Malaysia KLCI
Dana Terurus Allianz Life	: 50% FTSE Bursa Malaysia KLCI + 50% Kadar Deposit Tetap 12-bulan
Dana Pertumbuhan Dinamik Allianz Life	: Indeks FTSE Bursa Malaysia EMAS
Dana Pendapatan Ekuiti Allianz Life	: 70% FTSE Bursa Malaysia KLCI + 30% Kadar Deposit Tetap 12-bulan
Dana Bon Allianz Life	: Kadar Deposit Tetap 12-bulan
Dana Padu Allianz Life	: 50% Indeks Syariah EMAS FTSE Bursa Malaysia + 50% Kadar Akaun Pelaburan Am 12-bulan
Allianz Life Amanah Dana Ikhlas	: 50% Indeks Syariah EMAS FTSE Bursa Malaysia + 50% Kadar Akaun Pelaburan Am 12-bulan
Dana ASEAN Plus Allianz Life	: 50% Indeks 100 Teratas FTSE Bursa Malaysia + 50% Indeks FTSE ASEAN 40

- Prestasi dikira dengan Ringgit Malaysia berdasarkan asas NAV-to-NAV¹. Ia adalah sesungguhnya prestasi dana pelaburan dan bukan pulangan yang diperolehi daripada premium sebenar yang dibayar dalam produk berkaitan-pelaburan.
- Asas pengiraan prestasi masa lalu adalah seperti berikut:

$$R_{20xx} = \frac{(UP_{31 \text{ Disember } 20xx} - UP_{31 \text{ Disember } 20xx-1})}{UP_{31 \text{ Disember } 20xx-1}} \times 100\%$$

Di mana:

- R_{20xx} ialah kadar pulangan
- $UP_{31 \text{ Disember } 20xx}$ ialah harga unit pada 31 Disember 20xx
- $UP_{31 \text{ Disember } 20xx-1}$ ialah harga unit pada 31 Disember 20xx-1

¹ Prestasi Allianz Life Amanah Dana Ikhlas dan Dana Pendapatan Ekuiti Allianz Life dikira dengan Ringgit Malaysia berdasarkan asas NAV-to-NAV dengan dividen kasar yang dilaburkan semula.

- Huraian ringkas mengenai jenis-jenis risiko yang dirujuk dalam lembaran fakta ini adalah:

Risiko Pasaran – Nilai aset pelaburan Dana mungkin dipengaruhi oleh perubahan asas-asas ekonomi, pergerakan kadar faedah, dasar pengawalseliaan, keadaan politik dan pembangunan industri. Faktor-faktor pasaran ini mungkin mengakibatkan turun-naik dalam nilai aset pelaburan Dana. Risiko ini mungkin boleh dikurangkan dengan penilaian yang rapi tentang faktor-faktor makro ekonomi dan strategi pengagihan aset.

Risiko Mata Wang – Bagi pelaburan asing, turun-naik dalam kadar pertukaran mata wang mungkin membawa kesan terhadap nilai aset pelaburan Dana. Risiko ini mungkin dapat diminimumkan melalui penglibatan dalam lindungan nilai pertukaran mata wang asing.

Risiko Pelaburan Negara/Pelaburan Asing – Risiko ini merujuk kepada risiko melabur dalam pasaran asing. Nilai aset pelaburan asing yang dimiliki oleh Dana adalah secara langsung atau tidak langsung dipengaruhi oleh faktor khusus sesebuah negara, seperti asas ekonomi negara, kestabilan sosial dan politik dan dasar pengawalseliaan. Risiko ini boleh dikurangkan dengan memastikan penilaian yang rapi tentang faktor makro ekonomi dan strategi pengagihan aset.

Risiko Keselamatan Khusus – Nilai aset khususnya dalam sekuriti dan instrumen pasaran wang mungkin dipengaruhi oleh faktor khusus syarikat, seperti keadaan perniagaan, keadaan kewangan dan pentadbiran korporat syarikat itu. Risiko ini boleh diminimumkan melalui kepelbagaian pelaburan dalam raung lingkup yang luas dari syarikat milik pelbagai sektor.

Risiko Sektor – Nilai aset pelaburan Dana mungkin terjejas teruk oleh perubahan dalam faktor khusus sektor seperti keadaan perniagaan, pandangan industri dan permintaan/pembekalan industri yang dinamik ini. Risiko ini mungkin boleh diminimumkan dengan mempelbagaikan portfolio dan mengawal risiko penumpuan sektor.

Risiko Kadar Faedah – Risiko kadar faedah timbul apabila turun-naik nilai sekuriti yang berpunca daripada pergerakan kadar faedah. Apabila harga bon bergerak secara bertentangan dengan kadar faedah, harga bon akan merosot manakala kadar faedah meningkat atau sebaliknya. Sekuriti hutang yang mempunyai tempoh matang yang lebih panjang dan kadar kupon yang lebih rendah adalah lebih peka terhadap perubahan kadar faedah. Risiko ini boleh mungkin boleh dikurangkan dengan penilaian yang rapi ke atas pengagihan aset dan strategi tempoh masa.

Risiko Kredit – Kebolehpercayaan kredit (kemampuan membayar dan kesanggupan untuk membayar) bagi penerbit suatu sekuriti pendapatan tetap, rakan niaga kepada kontrak derivatif atau instrumen pasaran wang mungkin kemudiannya jatuh. Ini biasanya membawa kepada penurunan dalam harga aset yang lebih besar daripada yang disebabkan oleh turun-naik pasaran umum. Risiko ini diuruskan dengan mempelbagaikan portfolio, pilihan kredit yang ketat dan mengawal risiko penumpuan sektor.

Risiko Kecairan – Sekiranya aset tidak mempunyai kecairan yang secukupnya, risiko aset berkenaan tidak boleh dijual atau hanya boleh dijual pada harga diskaun kepada harga pembelian akan timbul. Kekurangan kecairan aset mungkin menyebabkan harga belian meningkat dengan ketara. Risiko ini diuruskan dengan termasuk faktor kecairan ke pemilihan keselamatan dan selanjutnya dikurangkan dengan mempelbagaikan portfolio.

Risiko Dividen Polisi – Risiko ini mungkin berlaku apabila terdapatnya kemerosotan ketara dalam perniagaan sesebuah syarikat atau sekiranya ada terdapat satu perubahan dalam polisi pengurusan yang mengakibatkan satu pengurangan atau penyingkiran polisi dividen syarikat. Risiko sedemikian adalah relevan kepada satu dana yang menumpukan sebahagian besar ke atas saham yang menghasilkan dividen. Risiko ini boleh dikurangkan dengan melabur terutamanya dalam syarikat yang mempunyai rekod sejarah yang membayar dividen secara konsisten, syarikat yang beroperasi dalam industri yang agak stabil atau syarikat yang mempunyai aliran tunai yang kukuh.

Risiko Ketidapatuhan Syarat Syariah – Untuk Dana yang diluluskan Syariah, terdapat risiko bahawa Dana tersebut mungkin memegang sekuriti yang tidak patuh kepada Syarat Syariah disebabkan oleh:

- 1) 'sekuriti patuh Syariah' yang kemudiannya dianggap sebagai 'tidak mematuhi Syariah'; dan
- 2) pelaburan dalam sekuriti yang tidak mematuhi Syariah.





Risiko ketidakpatuhan Syariah dikurangkan dengan semakan pematuhan Dana secara tetap terhadap senarai sekuriti yang diluluskan oleh Majlis Penasihat Syariah Suruhanjaya Sekuriti.

Allianz Life Insurance Malaysia Berhad (198301008983)

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