

Securing your future, get ready for the best

Why it is important to have insurance protection?

- Navigate the complexities of loss without succumbing to financial strain
- Ensures the continuity of businesses
- Protects dreams and well-being
- Fortifies family legacy



Choosing the Right Plan

Choosing the right plan with comprehensive protection elements is a strategic approach that aligns with different life stages. It is important to have a tailored Investment-Linked Plan for each age group. Here's the breakdown:



Choice of plan

- Lower insurance charges, freeing up more funds for investments.
- Higher proportion towards equities for potentially greater growth.
- Opt for deductible plans to keep premiums low.
- Prioritise medical plan while having a clean bill of health.
- Look for the inclusion of protection elements, such as personal accident coverage.

- Comprehensive plan that offers a well-rounded mix of investment growth and protection benefits to safeguard family.
- Seek flexibility in adjusting the investment mix to align with the evolving family and financial goals.
- Include critical illness coverage for financial support during recovery, without burdening the family.

Retirement planning - shift towards securing stability:

- Plan that balances investment growth with robust protection features.
- More conservative investment options.
- Medical coverage has to be comprehensive.
- Critical illness coverage for financial support during recovery, without burdening the family.

Customised Allianz Investment-Linked Plans to suit your needs

Smart plans such as **Allianz UltimateLink** and **Allianz Everlink Signature** provide a wide range of optional benefits that you can customise and personalise to cater to your needs at different stages of life.



UltimateLink

Everlink Signature

Similarities

- Protection and Investment in ONE Plan.
- Wide range of mix and match optional benefits.
 - Insurance protection up to age 100.
- Wide range of investment opportunities that suits your appetite.
 - Both plans are cheaper to purchase at a younger age.

Differences

More flexible coverage term.

Mass market, flexible comprehensive coverage and investment in one plan.

Widest range of mix and match options for riders.

Withdrawal and surrender penalty imposed on 1st and 2nd policy years.

High loyalty bonus.

Family focused customers, high insurance protection during income productive years and for legacy planning.

No withdrawal and surrender penalty for 6-pay and 10-pay policies.

Able to pair with InflationGuard to protect your account value from inflation.

Age Group

Suitable for all age groups, from pre-born babies to the age of 70.

Suitable for adults who work for 3-5 years with a hire purchase or property commitment.

Riders Options:

Besides having coverage for Death and TPD (Total and Permanent Disability)

In your policy, Investment-Linked Plans allows you to **customise your protection plan** to include other aspects like:



The riders listed above are commonly paired benefits and can be interchanged with other benefits available in Allianz.

UltimateLink

- PACover
- HealthInsured
- PayorCover
- PrimeCare+
- HealthCover
- Lady Guard
- SecureCover
- BabyCover
- Hospital Income Benefit

Everlink Signature

- Premier PA Plus
- Premier HealthCover
- WealthCover (Term)
- PayorCover
- SecureCover (Term)
- Level Term
- InflationGuard



Curious about how you can enjoy so many benefits from a single plan?

- Review your existing policy with us
- Have a chat with our Allianz Life Changer
- Customise your coverage with us

For more information about Investment Linked-Plan, please visit: [Guide to Investment-Linked Policies](#) - Allianz Malaysia.

