

# Think ahead, guard & grow your wealth



**ALLIANZ.COM.MY**

Allianz Life Insurance Malaysia Berhad (198301008983)  
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)



# Experience the best of life in the years to come

The different stages of life presents new and exciting experiences. From finding the love of your life and building a successful career to starting a family and seeing your children do the same, ensuring that you seize the moment to its fullest means to live with the confidence of being protected.

With your future in mind, what then is the best way to find security and stability for the many years down the road? At Allianz, we believe in playing the long game. Whether it's investing your wealth for consistent returns, saving towards a comfortable retirement, or enjoying life with

additional streams of income, the Allianz ValueGuard and Allianz ValueGuard Plus will provide you with unique benefits. These benefits are designed to protect what you value, support your individual needs, complement your life goals, and provide the peace of mind for today and tomorrow.

You deserve all that life has to offer. Be it securing your funds in savings with the Allianz ValueGuard or having the freedom of cash flow with the Allianz ValueGuard Plus, the best of life is yet to come.



## Preservation of value

Life comes with its fair share of losses, but not with the Allianz ValueGuard and Allianz ValueGuard Plus. Upon policy maturity and subject to terms and conditions, the total payout that you will receive will not be lesser than the total premium that you have paid.



## Guaranteed maturity benefit

Upon survival of the Life Assured on the maturity/ expiry date while the policy is in force, the maturity benefit payable is:

Higher of  
i) Account Value (AV); or  
ii) Percentage (%) of annualised standard basic premium as illustrated below:

Product	Coverage Term	Percentage (%) of Annualised Standard Basic Premium			
		3 Pay	6 Pay	10 Pay	20 Pay
Allianz ValueGuard	20	345%	690%	1150%	–
	30	375%	750%	1250%	2500%
Allianz ValueGuard Plus	20	160%	420%	740%	–
	30	90%	330%	610%	1400%



## No medical underwriting\* up to RM1,500,000

At Allianz, your future is in good hands. The Allianz ValueGuard and Allianz ValueGuard Plus requires no medical underwriting up to RM1,500,000 total premium paid per life.

\*Financial underwriting is applicable.



### Provide financial security with the death benefit

Ensure a future for your loved ones. In the untimely event of death, we will pay the higher of:

- i) 100% of Account Value; or
- ii) Prevailing Insured Amount

Prevailing Insured Amount is as follows:

Product	Policy Year at the time of Death	Prevailing Insured Amount (% of Total Standard Basic Premiums Paid)
Allianz ValueGuard	1 <sup>st</sup> or 2 <sup>nd</sup> policy year	100%
	3 <sup>rd</sup> policy years onwards	105%
	Policy Year at the time of Death	Prevailing Insured Amount (% of (Total Standard Basic Premiums Paid Less Total Guaranteed Cash Payment Paid))
Allianz ValueGuard Plus	1 <sup>st</sup> or 2 <sup>nd</sup> policy year	100%
	3 <sup>rd</sup> policy years onwards	105%



### Secure an emergency fund with our cancer benefit

Don't rely solely on your current savings but be prepared for the unexpected. With the Allianz ValueGuard and Allianz ValueGuard Plus, you will have access to an emergency fund in the event of a cancer diagnosis (subject to terms and conditions). This unique cancer benefit, without medical underwriting required, is available from the 6<sup>th</sup> policy year onward, giving you additional funds during this challenging and unforeseen circumstance.



### Pass your wealth to the next generation

Leave behind a lasting legacy. In the event of your death, the policy ownership will be automatically vested in your Life Assured, when your Life Assured has attained the age of 16.



### Guard your investment with our conditional no lapse guarantee

No matter what life throws your way, your investment is safe and sound. With a conditional no lapse guarantee, your policy will not lapse if all premiums which are due and any interest charges on late premium payments are paid up to date.



Exclusive for Allianz ValueGuard Plus

### Guaranteed cash payment with Allianz ValueGuard Plus

The Allianz ValueGuard Plus provides a guaranteed cash payment, based on the percentage of annualised standard basic premium, from the end of the first policy year onwards.

Premium Payment Term	Percentage (%) of Annualised Standard Basic Premium
3 Pay	7%
6 Pay	9%
10 Pay	13%
20 Pay	20%



Exclusive for Allianz ValueGuard Plus

### Forge a hopeful future with an attachable rider

Family Recovery Rider is an attachable rider that secures your family's future with a fixed income after your death as Life Assured to support their needs and secure their future. This rider allows your loved ones to receive a payout in a period of 5 or 10 years, or up to rider expiry whichever is earlier, subject to term and conditions.

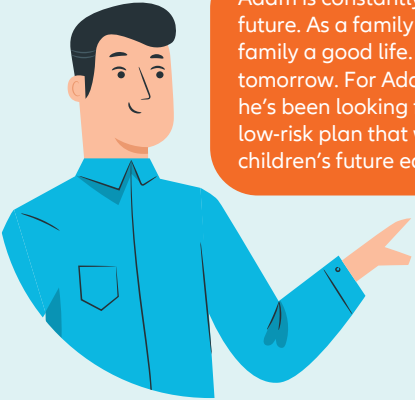
Premium Payment Term	Percentage (%) of Rider Insured Amount
3 Pay	7%
6 Pay	9%
10 Pay	13%
20 Pay	20%

*Note: If death occurs during the first 2 years, the total premiums paid under this rider will be refunded without interest.*

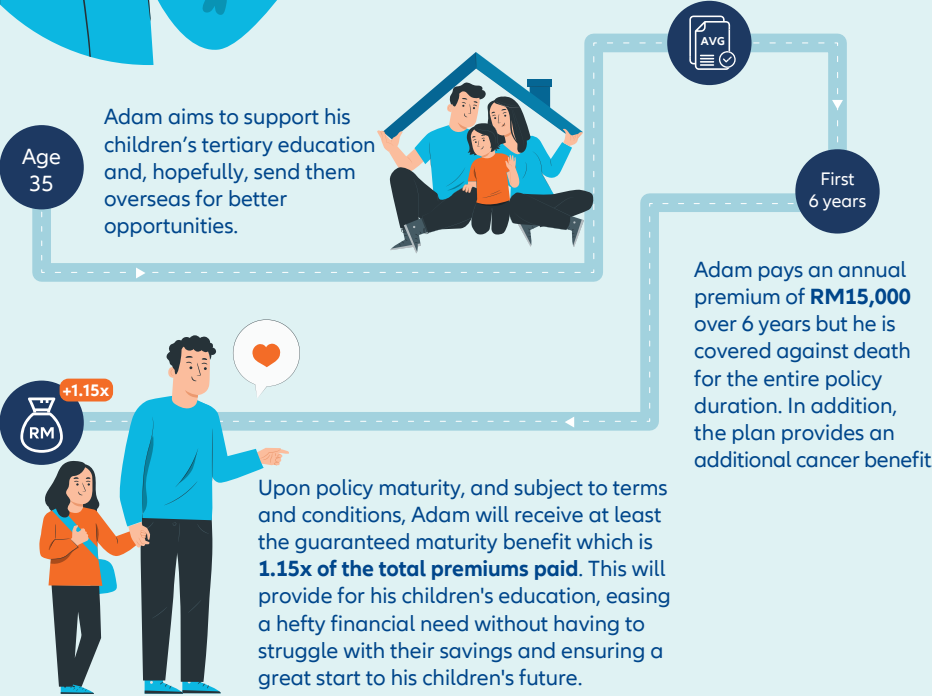
Case Study 1

# A secured & hopeful future awaits

Adam is constantly seeking ways to grow his wealth and secure his family's future. As a family man, he earns a stable income that has been giving his family a good life. But Adam doesn't just live for today. Adam also lives for tomorrow. For Adam, his children's future has been his main priority. Hence, he's been looking for ways to save a portion of his income in a hassle-free, low-risk plan that will eventually reap long-term benefits and support his children's future education.



Adam purchases the **Allianz ValueGuard**, a short-term premium payment policy with potential higher returns together with protection.



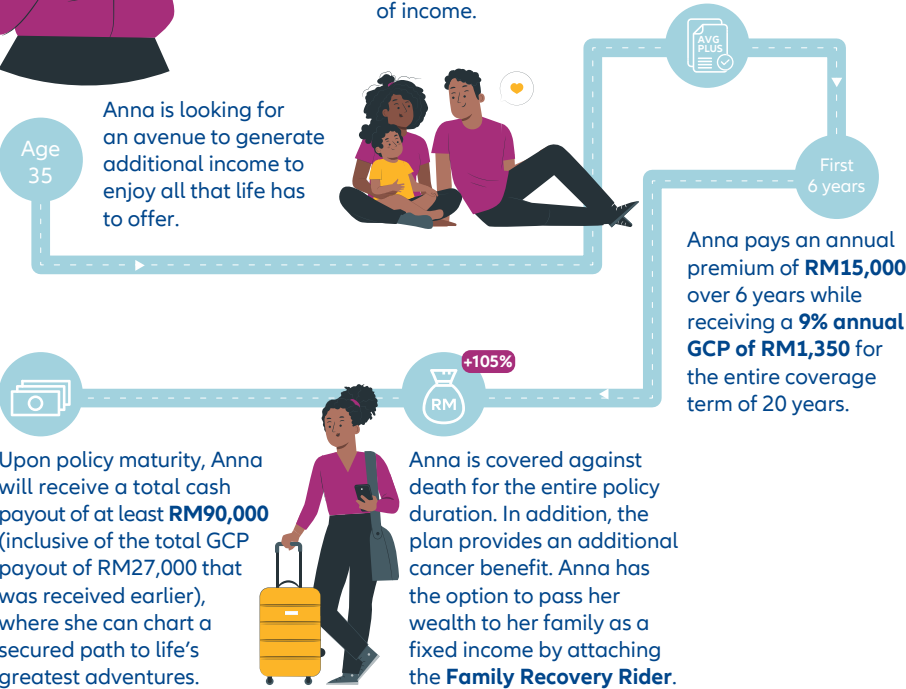
Case Study 2

# Life is one great adventure

Anna desires to see more of the world, enjoy delicious food, and embark on thrilling adventures. But despite a stable career, she's still unable to live life to the fullest. Anna realises that she needs to grow her wealth in order to enjoy more of life. Hence, Anna begins saving. However, staying consistent is oftentimes a challenge in the rat race of life. Thankfully, she discovers the Allianz ValueGuard Plus.



Anna purchases the **Allianz ValueGuard Plus** with a 6 year payment term. It is a short-term premium savings policy where the annual guaranteed cash payment (GCP) provides her with an additional stream of income.



# Fees and charges

## Policy Fee

The policy fee is RM8.00 per month.

## Cost of Insurance (COI)

COI will be deducted monthly from the policy account. The COI will increase as your age increases.

## Premium Charge

A premium charge will be deducted from the premium and will be used to pay, including but not limited to, commissions to intermediaries and management expenses incurred by Allianz Life.

Number of Policy Year Premiums Paid	Premium Charge as Percentage (%) of Premium Paid			
	3 Pay	6 Pay	10 Pay	20 Pay
1	37.50%	45.00%	54.00%	70.00%
2	12.00%	23.00%	28.50%	50.00%
3	11.00%	18.00%	21.50%	36.00%
4	–	9.50%	16.00%	30.00%
5	–	8.00%	11.00%	17.00%
6	–	8.00%	11.00%	17.00%
7	–	–	6.00%	6.00%
8	–	–	6.00%	6.00%
9	–	–	6.00%	6.00%
10	–	–	6.00%	6.00%
11 - 20	–	–	–	6.00%
21 & above	–	–	–	–

## Eligibility

Product/ Rider	Coverage Term	Minimum Entry Age	Maximum Entry Age
Allianz ValueGuard &	20		70
Allianz ValueGuard Plus	30	15 days old	60
Family Recovery Rider	Follow as per basic plan		60

## Fund Management Charge

A management fee will be charged based on the performance of the fund as shown below.

Gross Investment Return per month before tax	Current Fund Management Charge per month
Less than 0.416%	0.0667%
0.416% and above	0.0958%

*Note: The maximum fund management charge is 0.125% per month.*

## Surrender of Policy

No surrender penalty will be imposed upon surrender of your policy.

# Major exclusions

The cancer benefit does not cover any cancer caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

- any cancer which first manifests itself prior to or within the Waiting Period;
- any cancer arises directly or indirectly from a Pre-Existing Condition, and which existed as at the Issue Date, Reinstatement Date or Effective Date of the Endorsement for the newly increased or upgraded benefit of the policy contract, whichever is later;
- the cancer was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. We reserve the right to require the Life Assured to undergo a blood test for Human Immunodeficiency Virus (HIV) as a condition precedent to acceptance of any claim. This exclusion does not apply to Human Immunodeficiency Virus (HIV) infection due to blood transfusion or occupationally acquired Human Immunodeficiency Virus (HIV) infection. For the purpose of the policy,
  - the definition of Acquired Immune Deficiency Syndrome (AIDS) shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition;
  - an infection shall be deemed to have occurred where the blood or other relevant test(s) indicate either the presence of any Human Immunodeficiency Virus (HIV) or antibodies to such a virus.
- any cancer which is diagnosed to be due, directly or indirectly, to a congenital defect or disease, which manifests or is diagnosed before the Life Assured attains seventeen (17) years of age;
- any cancer resulting directly from alcohol or drug abuse;
- any cancer diagnosed upon death of Life Assured; or
- any cancer which is due to self-inflicted injuries while sane or insane.

# Important notes

1. This brochure is for illustration purposes only and the information included is neither comprehensive nor exhaustive. You need to refer to the Product Disclosure Sheet (PDS) and the Sales Illustration (SI) for further details. Both PDS and SI can be obtained from your servicing agent.
2. We have the right to revise the COI, policy fee, maximum fund management charge, terms and conditions. You will be informed in writing of the revision at least three (3) months before revision.
3. You should be certain that this plan is suitable for you, and that the premium is an amount you can afford. Buying a life insurance is a long-term commitment and it is not advisable to surrender your policy in the initial years in view of the high initial costs.
4. A free-look period of fifteen (15) days will be given from the receipt date of the policy for you to review its suitability and should you choose to return the policy within the period, the amount to be refunded shall be the Account Value together with the premium charge, policy fee, COI and premium loading (if any) less any expenses incurred for medical examination, if any.
5. In the event of non-payment of premium on the due date, your policy will still be kept in force by effecting a premium holiday. However, there would be a possibility of the policy lapsing if the Account Value is insufficient to pay for all policy charges due.
6. You will then be given a grace period of thirty-one (31) days to pay your premium, during which the policy will remain in force. However, the policy shall lapse at the end of the grace period if any insurance and other charges shall remain unpaid at the end of the grace period. As such, it is advisable to pay the premium for your policy on time.
7. Service Tax (if applicable) will be charged at the rate of 6% on the applicable portion of your premium/fees/charges for the period of insurance coverage.
8. The benefits are subject to exclusions. Please refer to the exclusion clauses in the PDS and SI. You may refer to the policy document for the full list of exclusions.

**This is an insurance product that is tied to the performance of underlying assets, and is not a pure investment product such as unit trusts.**

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