Allianz

Allianz Malaysia
25 years of trust, 25 years of securing lives.



Build towards a secure future with Allianz SecureWealth

Enjoy a **Complimentary Loyalty Bonus**[1] when you sign up during the Campaign Period.

Campaign Period:
14 November 2026 – 31 December 2026

Let's take a look at Adam's scenario

Adam is a devoted father to a beautiful family. At age 40, he chooses a 40-year coverage term and opts to withdraw the Guaranteed Income Payment (GIP) when it's due.

He enjoys insurance coverage from Policy Year 1 until Policy maturity at the end of Policy Year 40.

Policy Year 1

Pay Premiums for 5 years only

Premiums paid: RM100,000 annually, for a total of RM500,000

Policy Year 5

Policy Year 11

Receive annual GIP at 6.5% of total Standard Basic Premiums[2]. Monthly GIP: RM2,708.33

Enjoy total monthly GIP RM2,708.3 x 12 months x 30 years

Policy Year 40

Receive a Complimentary Loyalty Bonus[1] of RM100,000 upon Policy maturity

Annualised Return upon Policy Maturity

Guaranteed Annualised Return*	3.02%
Guaranteed Annualised Return (With Complimentary Loyalty Bonus)**	3.31%

*The Guaranteed Annualised Return is projected based on the illustrated total Premium paid and total GIP.
**The Guaranteed Annualised Return is projected based on the illustrated total Premium paid, total GIP and Complimentary Loyalty Bonus.
The above illustration is for reference only. Actual payouts are subject to the terms and conditions of the Policy.

Monthly GIP from Policy Year 11

Receive from **5.5% up to 7.5%** of total Standard Basic Premiums, payable every month[2], based on the selected coverage term.

Flexible coverage term

From 30 to 60 years, designed to suit different financial goals.

Death benefit

Higher of Account1 Value or up to 105% of total Standard Basic Premiums[4].

Hassle-free enrollment

No medical check-up required.

The choices you make today shape a future of possibilities.



Maximise your income

Build a stronger and more reliable financial foundation for the years to come.



Give your child the best

Provide the ongoing financial support your child needs to thrive in life.



Secure your golden years

Prepare for your future retirement with an additional stream of monthly income.

Contact your Allianz Life Changer today to start planning ahead.

Important Notes:

1. Eligible Allianz SecureWealth policy ("Policy") will enjoy the Complimentary Loyalty Bonus, equivalent to 100% of the latest annual Standard Basic Premium, payable upon maturity of the eligible Policy, upon fulfilment of the following criteria:
   a) the application for the eligible Policy is submitted between 14 November 2026 and 31 December 2026 (both dates inclusive), and the eligible Policy is issued on or before 31 January 2027; and
   b) the eligible Policy must be with a minimum annual Standard Basic Premium of RM18,000 and all Premiums are paid up to date.
   Any amendment to the annual Standard Basic Premium will be considered in computing the Complimentary Loyalty Bonus payable.
2. The GIP is calculated as a percentage of the total Standard Basic Premiums (or the latest total Standard Basic Premiums). While the Policy is in force and provided that all Premiums due and all Indebtedness are paid before the GIP is paid, a guaranteed monthly GIP is payable from Policy Account1 regardless of the value of Policy Account1. The GIP is calculated by dividing the annual GIP by 12. The 1st monthly GIP shall commence starting from the 1st month of Policy Year 11 and payable every month thereafter until the Policy matures or terminates, whichever occurs first.
   The percentage of GIP shall depend on the selected coverage term as below:

Coverage Term	30 Years	40 Years	50 Years	60 Years
Annual GIP	7.5%	6.5%	6.0%	5.5%

3. Subject to all Premiums due and Indebtedness being paid and upon survival of the Life Assured at Maturity/Expiry Date, the Account Value from Policy Account1 and Policy Account2, together with any accumulated GIP deposited with Allianz Life Insurance Malaysia Berhad ("Company"), will be payable. The Account Value shall be the value in the Policy Account immediately after the Policy Maturity/Expiry Date. Thereafter, the Policy shall terminate. The Company reserves the right to deduct the Indebtedness from the amount payable under this benefit.
4. Subject to the Suicide Clause, if the Life Assured dies before the Policy matures or expires, the death benefit payable shall be the higher of:
   - the Account Value in Policy Account1; or
   - the Prevailing Insured Amount (based on the Policy Year at the time of death), less any GIP paid;

Policy Year at the time of Death	Prevailing Insured Amount
1st Policy Year and 2nd Policy Year	100% of total Standard Basic Premiums paid
3rd Policy Year and onwards	105% of total Standard Basic Premiums paid

   plus any accumulated GIP deposited with the Company and any value in Policy Account2 (if any), less any Indebtedness due and owing to the Company.
5. Other terms and conditions apply.

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

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Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia
A PIDM member

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Allianz Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

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