

Protection that  
comes with love and  
guidance **beyond**  
**your lifetime**



With **AssuredLove**, your life policy goes beyond protection. It becomes a lasting expression of love, thoughtfully designed to carry on.



Reduce risk of  
lump-sum misuse



Smoother estate  
administration



Support key  
life milestones

Your gift of love can be a promise that unfolds gradually over time.

**With staggered death benefit<sup>1</sup> payouts**, your loved ones remain guided and protected, even in your absence.

| Payout Term | Payout Year                        | Annual Payout <sup>2</sup><br>(% of Death Benefit) |
|-------------|------------------------------------|--|
| 5 years     | 1 <sup>st</sup>                    | 28%  |
|             | 2 <sup>nd</sup> – 5 <sup>th</sup>  | 18%  |
| 10 years    | 1 <sup>st</sup>                    | 28%  |
|             | 2 <sup>nd</sup> – 10 <sup>th</sup> | 8%   |

- **No additional cost** to attach AssuredLove rider.
- Interest will be **accrued on the balance** death benefit after the first annual payout<sup>3</sup>.



**Moments may pass, but your love lives on!**

Speak to our Allianz Life Changer today to build a meaningful legacy.

1. Death benefit means the amount payable under your life policy upon the death of the life assured, as admitted and approved by us and as valued as at the Valuation Day on or after the claim approval date, less any moneys due and owing to us under the life policy and/or any supplementary contract thereto and, with the consent of any person entitled to be paid, moneys due and owing to us under any other policy and/or supplementary contract thereto.
2. If, at the time the claim is made, the amount payable under your life policy upon the death of the life assured, prior to the deduction of any moneys due and owing to us, is less than RM500,000 or there is no nominee under the life policy who is entitled to receive the death benefit as a beneficiary, we will terminate the AssuredLove and pay the death benefit in one lump sum.
3. After payment of the first annual payout, the balance of the death benefit payable under the life policy will accrue interest at a rate to be determined by us from year to year. All such interest accrued will be paid together with the final annual payout or upon the termination of AssuredLove, whichever is earlier.
4. Other terms and conditions apply.

Allianz Life Insurance Malaysia Berhad 198301008983 (104248-X)

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

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS.

Please refer to PIDM's TIPS Brochure or contact Allianz Life Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).