



Allianz Shield

Shield yourself from the unexpected

HAVE CONFIDENCE IN TOMORROW WITH A FORMIDABLE AND WELL-ROUNDED PROTECTION PLAN

You only live once, so we encourage you to live every day to the fullest. But because life is unpredictable, being and staying protected is also crucial to ensure that you are free to embark on the life that you have envisioned for yourself.

Thankfully, there is an insurance plan that protects you and your loved ones while maximizing your earning potential.

Allianz PNB Life offers Allianz Shield, a regular pay, unit-linked insurance plan available in both Peso and US Dollar denomination that safeguards you against the unexpected. You can be covered for at least PHP 1,000,000, for as low as PHP 6,000 quarterly*.

**depends on insured's age upon application*

FEATURES AND BENEFITS



A plan that truly cares

Understanding that different people have different needs, Allianz Shield offers policyholders the opportunity to customize their policies to suit their financial goals and requirements.

You have the option to pay for as short as five years, or even up to age 100!* You can also select what riders - optional benefits that you can add to your policy for enhanced coverage - to get to achieve the protection plan that you will be most comfortable with.

**The policy will remain active as long as the fund values are sufficient to cover all succeeding charges.*



A plan that supports you

Allianz Shield also comes with a FREE Life Event Benefit Rider to cover any costs or expenses that may go along with these milestones or circumstances.

In the event of marriage, birth of a child, demise of a family member, or involuntary loss of employment, this rider will credit back the insurance charges you paid in the last 6 months, up to PHP 10,000, provided that the life event occurs while the policy is already in force.

We encourage you to speak with our Life Changers™ to find out more about the riders we offer so that you can find suitable coverage that can provide for your various life events.



Protection in more ways than one

Just like there are unexpected incidents, you may also encounter unforeseen expenses that may put a dent on your budget. With Allianz Shield, you have the option to withdraw from your available investment funds to help you cover these payables with ease. Withdrawals are free of charge for up to 4 times in one year.



Get rewarded while staying protected

Aside from ensuring protection, Allianz Shield offers its policyholders a Loyalty Bonus every five (5) years, if the policy remains in force.

The Loyalty Bonus is equivalent to 2% of the average monthly Total Fund Value from the past five (5) years.

CUSTOMIZE YOUR PLAN

Customize your plan by changing the premium paying years, adding riders, and setting your own rider coverage.

Available Riders for Allianz Shield

Accidental Death and Dismemberment - A plan rider that provides a cash benefit in the event of accidental death of the insured, or an indemnification based on a schedule upon dismemberment.

Multi-Stage Critical Illness Benefit - A plan rider that provides a cash benefit for early, intermediate, and late stage of a covered critical illness. Additional coverage is provided for Angioplasty and other invasive treatments for Coronary Artery Disease, and Diabetic Complications

Waiver of Premium - A plan rider that pays all insurance premiums in the event of critical illness, total and permanent disability. It will help in keeping a policy in force, even if the policyholder can no longer pay the premiums.

Cost of Living Adjustment - A plan rider that will increase the annual premium and the corresponding coverage amount by a pre-defined percentage to make sure that the benefits received by policyholders can keep up with the general price levels. This is an additional layer of protection on their insurance plans to mitigate the effect of inflation on the insurance coverage.

Hospital and Surgical Benefit* - A health rider that provides additional coverage for hospital and surgical fees incurred for medically necessary treatment arising from accidents or illnesses that result in the insured's hospitalization as an in-patient.

*Want to combine riders in one plan? Hospital and Surgical Rider can only be paired with Cost-of-Living Adjustment Rider

Coverage Illustration

For a payment of PHP 6,000 every quarter, a 30 y/o old female can have this comprehensive Allianz Shield coverage:

Coverage Type	Amount of Coverage
Minimum Life Insurance Coverage	PHP 1,000,000
Accidental Death and Dismemberment	PHP 1,000,000
Multi-Stage Critical Illness Benefit	PHP 1,000,000
Life Event Benefit	Maximum of PHP 10,000
Waiver of Premium due to Critical Illness and Total and Permanent Disability	Included, up to age 65

Coverage Illustration

For a payment of PHP 10,867.50 every quarter, a 30 y/o old female can have this Allianz Shield plan with health insurance coverage:

Coverage Type	Amount of Coverage
Minimum Life Insurance Coverage	PHP 1,000,000
Hospitalization Benefit per illness, per year*	Maximum of PHP 1,000,000
Life Event Benefit	Maximum of PHP 10,000

Allianz PNB Life began its operations in 2016 and is among the major life insurers in the Philippines. Worldwide, Allianz is also considered the most sustainable insurer according to the Dow Jones Sustainability Index, and is recognized as the No. 1 insurance brand worldwide by Interbrand. We are a leading provider of Variable Life products, complemented by a full line of Life protection offerings for individuals and institutions. All our products and services are designed to meet the lifetime financial planning, wealth accumulation, and well-being aspirations of every Filipino family. It is the country's fastest growing life insurance company in terms of premium income.

Allianz PNB Life's main headquarters is in Makati City, the country's main business district, with twenty business centers strategically located in key cities across the archipelago. It has the support of over 300 employees and more than 2,500 Allianz Life Changers to serve our policyholders and deliver great customer service experiences.



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