

# Allianz Target4Life

Thought for you, inspired by you



## Allianz Target4Life

Allianz Target4Life is not just a Unit Linked Policy, but it's a personalized insurance investment path thought by Allianz for you.

It's designed and inspired by your will to achieve your life projects. In fact, Target4Life leverages the behavioural finance to design a Life Cycle that will help you to achieve your goals, while offering a life insurance coverage to protect your beloved ones in case of untimely death.

## Allianz Target4Life

Allianz Target4Life is for those who are looking for an alternative way to invest in Unit Linked and gives its best if the policy is kept for the whole duration of the Life Cycle and premium plan. Each policy has its own Life Cycle and it can be activated with a regular premium plan or with a single premium, offering the option to take gradually the risk when entering in the market.

Allianz Target4Life builds your personalized Life Cycle thanks to Allianz Global Investors that has combined their financial engineering with their active management philosophy.

## DURATION

**Policy:** Whole of life

**Life Cycle:** minimum 10 years and maximum 90 years, minus the age of the insured at the time of signing the proposal

## AGE OF ENTRY (Insured person)

From 0 to 80 years (age in full years)

## MINIMUM PREMIUMS

Single Premium: € 5,000.

Recurrent Premium: € 100 monthly / € 300 quarterly / € 600 half yearly / € 1,000 yearly

Top up: € 1,000

## INSURANCE BENEFITS

### In Case of Death :

In the event of death of the life assured, the beneficiaries will receive an additional amount, depending on the life assured age at the time of death:

- 10% or 20% of the net premium paid (net of surrenders) depending on the option chosen by the Policyholder, if the insured's age at the moment of death, is below 66 years old
- 1.00%, of the policy value if the insured's age at the moment of death, is between 66 and 75 years old
- 0.01%, of the policy value if the insured is 76 or over years old.

## Allianz Global Life

Allianz Global Life dac commenced its operations in 2008 and has been growing rapidly from the Dublin headquarter ever since, offering products and solutions in various European markets outside of Ireland. We do this by offering to our clients and business partners unique protection and insurance investment solutions with a high degree of financial and technical innovation. In this way, we aim to maintain a strong market rating and be the #1 brand in the insurance industry to prepare the road to further growth. We operate in Iceland under freedom of service regime.

[www.allianzgloballife.com/en\\_IS](http://www.allianzgloballife.com/en_IS)

## UP FRONT FEE

4.15%\*minimum (the term of the recurrent plan and 25 years) / (5 Years)

## RECURRING ANNUAL COSTS

Annual management fee:  
- 1.75% of the NAV

Annual Death Benefit Cost:  
-0.1% for 10% death benefit option  
-0.2% for 20% death benefit option

## SURRENDER

Total: possible after 1 month from the effective date, without penalties.

Partial: possible after 1 month from the effective date. Minimum amount € 1,000 without penalty. There is an administrative fee of €50

## CHANGE OF LIFE CYCLE AND SWITCHES

Possible free of charge only automatic switches are allowed.

## TIMING OPTION

The policyholder can choose, at the moment of signing the proposal, to gradually invest 50% of the Single Premium, on monthly basis and for 1 year, in the Life Cycle.

## LIFE CYCLE

Based client's risk appetite and target date, the company creates an individual Life Cycle path with an automated allocation mechanism of the internal funds to be linked to the policy, pursuing the optimal asset allocation for the client and starting always from the Allianz Euro Cash external fund. Then, the policy is rebalanced to the optimal asset allocation through an automatic switch mechanism.

## INVESTMENT FUNDS

All the funds linked to the product are actively managed by Allianz Global Investors and are all Article 8.

The decision to buy a policy requires an independent evaluation and their content. Past Performance of the policies, the External Funds and individual assets contained therein do not constitute, nor can they be considered a guarantee of future performance. Please read the Terms and Conditions before buying a policy.

### IMPORTANT

Allianz Target4Life is designed for long term investments and the client gets the benefits as longer as they keep the policy in force.

# Why Allianz Target4Life



**Ideal tool to help planning financial commitments, projects and targets**



**Bespoke investment portfolio tailored to each client risk appetite and time horizon**



**Automatic pilot, investment choices are delegated**



**Flexible premium options attending to clients needs. Premium holidays available for the policyholder.**



**All the typical features of an insurance policy.**



**A basket of options at the end of the cycle: financial decumulation, asset rebalancing, switch on demand, new life cycle, cash out, keep invested or set up a new recurrent plan.**



**The future always starts with A**



**Allianz**



Worldwide Olympic and Paralympic  
Insurance Partner