



ALLIANZ
POWERLINK REGULAR
ONE INSURANCE PLAN
TO TAKE CARE OF YOUR LIFE,
HEALTH AND INVESTMENT NEEDS

Allianz 

Allianz Insurance Lanka Ltd and Allianz Life Insurance Lanka Ltd (known together as 'Allianz Lanka') are fully owned subsidiaries of Allianz Group, a global financial services provider with services predominantly in insurance and asset management business, headquartered in Munich, Germany.

With around 147,000 employees worldwide, Allianz serves approximately 100 million retail and corporate clients in more than 70 countries across the world. In 2020, Allianz was ranked as the number 01 insurance brand and moved to 39th place in the top 100 best global brands by Interbrand. Allianz is also one of the top 5 insurers in life and health businesses globally.

ALLIANZ POWERLINK REGULAR

Allianz Powerlink is a unique regular payment investment and protection plan which is based on Unit Link platform. This maximizes your investment returns and also gives you an enhanced flexibility to suit your protection needs.

Allianz Powerlink Regular offers you the flexibility to choose from your investment strategies depending on your risk appetite (i.e. bond fund, growth fund, balance fund and sharia fund) while also providing you with an extensive life insurance cover.

INVESTMENT FUND OPTIONS

Allianz Powerlink offers you four (4) different investment funds. Here's the investment mix.

Allianz Growth Fund	Invests up to 95% in Sri Lankan equity. The returns are not guaranteed and the performance of the fund will depend on the actual performance of the Sri Lankan equity market. This fund is based on an aggressive investment strategy.
Allianz Bond Fund	Invests up to 80% in Sri Lankan Fixed Income securities which includes government fixed income and corporate debt securities including fixed deposits. This fund does not invest in Equity. It is based on a conservative investment strategy. The return of the fund is not guaranteed and will depend on the actual performance of the Sri Lankan fixed income market.
Allianz Balanced Fund	Invests up to a maximum of 60% in both Sri Lankan Equity and Fixed Income securities respectively. Therefore this can be considered a balanced investment strategy. The returns of the fund are not guaranteed and will depend on the actual performance of both the Sri Lankan Equity and Fixed Income markets.

Allianz Sharia fund	Invests 100% in Sharia complied money market fund, managed by a Securities and Exchange Commission (SEC) regulated fund manager. All investments are in money market instruments, hence more suitable for an investor who is looking for sustainable returns with lower risk appetite. The return of the fund is not guaranteed and will depend on the actual performance of the Sri Lankan financial markets.
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BENEFITS OFFERED

At the time of death

- During the insurance coverage period - death sum assured and the value of total investment fund units

During the insurance coverage term

- Rider Benefits

Age at entry	Minimum : 18 years	Maximum : 65 years
Age at maturity		Maximum : 75 years
Premium payment frequencies	Monthly , Quarterly , Half yearly , Annually	
Insurance coverage period	Minimum : 10 years	Maximum : 57 years
Premium	Minimum : Rs. 5,000/-	Maximum : No limit
Top up premium	Minimum : Rs. 20,000/-	Maximum : No limit
Life benefit	Customer can decide the life benefit according to his/her requirement	
Additional rider benefits	<ul style="list-style-type: none"> - Supplementary term rider benefit - Accidental death benefit - Critical illness benefit - Hospitalization benefit - Total & permanent disability benefit (due to accident or sickness) - Family income benefit - Spouse cover benefit - Terminal illness benefit - Partial & permanent disability benefit (due to accident only) - Family surgical and hospitalization expense benefit - Waiver of premium benefit (on critical illness) - Child cover - Last expenses benefit - Waiver of premium (on total and permanent disability benefit) 	

OTHER FEATURES

1. Partial withdrawals

Partial withdrawal facility will be available for you after the completion of three (3) years and after 3 years premiums have been paid in full. The policy holder has the option to partially withdraw funds from his unit account subject to conditions.

2. Changing your investment fund (Switching)

You have the facility to switch between the investment funds made available to you. You can avail the benefit of 2 free switches in a policy year, thereafter at a minimal cost.

3. Additional investments through top up premiums

This feature helps you to make additional investments, over and above the single premium, at your own convenience.



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Disclaimer

This product brochure is a summary of the policy benefits. Please refer Allianz Powerlink Regular policy for all other benefits, terms, conditions and exclusions.