

Allianz 



**ALLIANZ**

**POWERLINK SINGLE**

**PROTECT YOURSELF, WHILE  
MAXIMIZING YOUR RETURNS**

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 150,000 employees worldwide, Allianz serves approximately 126 million retail and corporate clients in more than 70 countries across the world. In 2021, Allianz was ranked as the number 01 insurance brand and moved to 39<sup>th</sup> 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 SINGLE**

We know your biggest question is how you invest your money in ways which bring you maximum returns. Allianz Powerlink - Single is our answer.

Allianz Powerlink - Single is our life insurance plan which gives you control over how your money is invested and is backed by the international expertise of Allianz SE Germany.

We are happy to offer Allianz Powerlink - Single as an easy, secure life insurance plan that doubles as an investment option and pays attention to what matters most to you and your life. Allianz Powerlink - Single protects both you and your money, leaving you with just the peace of mind to live life to the fullest, knowing your investments are secure and will grow steadily over time.

Allianz Powerlink Single 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)

## **INVESTMENT FUND OPTIONS**

Allianz Powerlink - Single 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.
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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.

## BENEFITS OFFERED

### At the time of death

- During the insurance coverage period - sum assured and the value of total investment fund units
- After the insurance coverage period - 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 expiry of Insurance coverage	-	Maximum : 75 years
Insurance coverage period	Minimum : 5 years	Maximum : 57 years
Premium	Minimum : Rs. 50,000/- (one time payment)	Maximum : No limit
Top up premium	Minimum : Rs. 20,000/-	Maximum : No limit
Life benefit	Minimum : 50,000	Maximum : Equal to Single Premium
Additional rider benefits	<ul style="list-style-type: none"> <li>- Accidental death benefit</li> <li>- Total &amp; permanent disability benefit</li> <li>- Partial Permanent disability benefit</li> </ul>	

## OTHER FEATURES

### 1. 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.

### 2. Additional investments through top up premiums

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

With our designed solutions, we will protect you and your loved ones and help you to realize your dreams. At Allianz Life Insurance Lanka Limited, this is what we mean by financial protection.



### Allianz Life Insurance Lanka Ltd

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#### Disclaimer

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