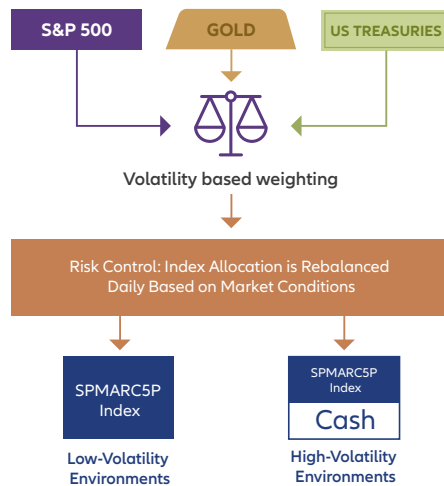


S&P MARC 5% EXCESS RETURN INDEX

The SPMARC5P, or S&P Multi-Asset Risk Control 5% Excess Return Index, uses a simple framework that tracks the performance of the game involving your three essential players:

- Equity
- Commodity
- Fixed Income

It is designed to dynamically adjust to the situation at play, change strategy, and switch players to protect you during vulnerable positions, create a window of opportunity and hit the goal without any threats of losses.



In safe plays or low-volatility environments, the SPMARC5P takes the shot to score higher returns.

In risky plays or high-volatility environments, the SPMARC5P protects you from the hits at all cost and an extra player, the cash allocation, comes into play to block those hits and equal the playing field.

The "S&P Multi-Asset Risk Control 5% Excess Return Index"™ is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI"), and has been licensed for use by Allianz PNB Life Insurance, Inc.. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and this trademark has been licensed for use by SPDJI and sublicensed for certain purposes by Allianz PNB Life Insurance, Inc.. Allianz IndexLink is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P Multi-Asset Risk Control 5% Excess Return Index.

Like all other financial products, unit-linked products have their advantages and trade-offs. As an investment-linked insurance product, the policyholder must understand and realize that the product is subject to certain risks, such as, but not limited to investment, credit, interest rate, liquidity, mark-to-market, regulatory, and taxation risks, which would affect the account or fund value of the whole unit-linked policy.

Allianz PNB Life Insurance Inc. is guided by the investment policies approved by the Insurance Commission (IC) including the IC- issued "Revised Guidelines on Variable Life Insurance Contracts". The supervision and regulation by the IC, however, does not guarantee the investment returns of the unit-linked policy against capital loss.

For better understanding of the nature of the aforementioned risks, a table of Definition of Risks is provided in the Sales Illustration.



Allianz   **PNB**
L I F E I N S U R A N C E

 9th Floor, Allied Bank Center
6754 Ayala Avenue, Makati City
1229 Metro Manila

 Tel. No. 818-4357
Domestic Toll Free Number: 1-800-10-818-4357

 info@allianzpnblife.ph

 Allianz PNB Life
[@allianzpnblifeofficial](https://www.facebook.com/allianzpnblifeofficial)

 [@allianzpnblifeofficial](https://www.instagram.com/allianzpnblifeofficial)

 [@AZPHOfficial](https://www.twitter.com/AZPHOfficial)

FINANCIAL PRODUCTS OF ALLIANZ PNB LIFE INSURANCE ARE NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION AND ARE NOT GUARANTEED BY PHILIPPINE NATIONAL BANK AND PNB SAVINGS BANK.



Allianz
IndexLink
LIVE TO Win

Allianz   **PNB**
L I F E I N S U R A N C E

This is not a deposit product. Earnings are not assured and principal amount invested is exposed to risk of loss. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. If you do not fully understand this product, do not purchase or invest in it.



**Make the shot and hit your goals.
Experience a winning life with
Allianz IndexLink.**

As a passion-driven and success-hungry professional, we know you've worked hard to get yourself in the game. You've put in the work, made sacrifices, and fought against the odds. Now that you're playing in the big leagues, you're more determined than ever to rise as a winner.

But more often than not, victory has with its fair share of hits and misses. With a rise to the top comes fear of the fall, and there's always uncertainty that loss can be greater than the gain.

Despite the risks, you refuse to quit. You are here to win, no matter what. And at Allianz, we want to see you win.

Allianz IndexLink gives you the winning strategy you need to protect you from loss and help you achieve greater wins. As **Allianz IndexLink** work to make you win, you get to hit your goals of saving up for the future, building a legacy for your loved ones, and reaching your dreams.

Get in the game and begin the journey to a lifetime of wins with **Allianz IndexLink**.

ABOUT THE PRODUCT

Allianz IndexLink is the first-in-the-market unit-linked insurance plan that grows your investment while safeguarding it during the market downturns, so you can win at every turn. Get ready to win in life for a minimum one-time payment of Php 200,000.



Celebrate your wins and enjoy guaranteed maturity benefit of 100% of the Single Premium by the end of the 7 year term*.



Get additional funds for your investment for more shots at winning at the end of each policy year depending on the performance of the underlying index.



Cover your loved ones' loss and ensure their future with financial support equal of at least 125% of your single premium. Your Total Sum Assured or your Total Fund Value, whichever is higher, will help support your loved ones in case of your untimely death.

*Provided no credit event on the Republic of the Philippines

HOW IT WORKS

Imagine Allianz IndexLink's annual reset feature as a game of football.

You score higher when the game is in your favor. But when it is not in favor and shots get missed, you won't lose any point and the score remains the same. Allianz will then create a game plan to get you scoring and put you back in the position to win.

Like the basics of football, the annual reset feature increases your account value when the market is in favor and keeps the current value when the market falls so there will be **no losses, only wins**.

