

Investment Funds' Booklet

GENERAL CONDITIONS

Version: August 2021
Code: 3002.1



- *The investment under this Contract is exposed to different types of risks including but not limited to Political, Economical, Sovereign, Counterparty, and Liquidity risks. Consequently, the contract owner/beneficiary might not receive the entire amount he/she is entitled to.*
- *Any amounts payable by the Company will be paid in Lebanon, at the Company's authorized Office to the Contrat owner or to the beneficiary shown in the (T.B. and C.)*

Fund "AC"

Allianz S.A.L. Lebanon Accumulation Fund (USD)

Conservative Fund

Description

"Allianz S.A.L. Lebanon Accumulation Fund" is an internal local Fund mainly investing in bonds and fixed income securities of sovereign or local reputable corporate institutions or any other securities offering a bond-like risk and return profile, with cash exposure allowed up to 25% and may hold investment grade foreign fixed income instruments from different regions. This internal Fund is denominated in US Dollars.

Advantage

Asset valuation and Fund net asset value calculation is performed by an independent calculation agent, based on updated market price of instruments and accumulated coupon income, net of any management fees. The calculation agent will price the Fund on a weekly basis and Allianz S.A.L. Lebanon will disclose performance on quarterly basis.

Key Investment Guidelines

- Class: Fixed income - Local
- Duration: 3 to 5 years
- Currency: US Dollar - USD
- Exposure: Local corporate, sovereign or local banks
May invest in foreign graded fixed income instruments: Up to Maximum 20%
- Liquidity: Up to Maximum 25%
- Management Fees: 1.0%

Characteristics

Inception Date	1st April 2020
Manager	Allianz S.A.L. Lebanon
NAV Calculation	Optimum Invest
Type	Internal Fund
Geographical	Mainly Lebanon
Pricing	Weekly

Fund "ACF"

Allianz S.A.L. Lebanon

Accumulation & Fixed Income Fund (USD)

Conservative Fund

Description

"Allianz S.A.L. Lebanon Accumulation & Fixed Income Fund", is an internal Fund of Funds that invests minimum 50% in "Allianz S.A.L. Lebanon Accumulation Fund" and the remaining balance is invested in a selection of other fixed income Funds.

At inception date, the other fixed income Funds are:

- "Pimco GIS Global Investment Grade Credit Fund"
- "Amundi Global Aggregate Bond Fund"

"Allianz S.A.L. Lebanon Accumulation Fund" has a local exposure mainly to bonds and fixed income securities of sovereign or local reputable corporate institutions; while the other Funds have a global bonds exposure in investment grade securities.

This internal Fund of Funds is denominated in US Dollars.

Advantage

The Internal Fund is actively managed by Allianz S.A.L. Lebanon with a weekly rebalancing, with the main objective to provide a conservative performance and diversification.

The Funds are chosen based on good credit ratings and liquidity aspect, and might be reviewed as needed at the discretion of the Fund manager on quarterly basis.

Key Investment Guidelines

- Class: Fixed Income – Local & Global
- Duration: 5.5 Years
- Currency: US Dollars - USD
- Credit Quality: Local corporate risks and abroad fixed income Investment Grade Funds
- Management Fees: No additional fees on top of the underlying Funds fees, average fees: 1.0%

Characteristics

Inception Date	1st June 2021
Manager	Allianz S.A.L. Lebanon
NAV calculation	Based on underlying Funds prices
Type	Internal Fund of Funds
Geographical	Local and Global
Jurisdiction	Lebanon
Pricing & Rebalancing	Weekly
Startegy	Quarterly review at the Discretion of the Fund Manager

The underlying Funds are:
- Allianz S.A.L. Lebanon Accumulation Fund
- Pimco GIS Global Investment Grade Credit Fund
- Amundi Global Aggregate Bond Fund

SOURCE: Allianz S.A.L. Lebanon and Bloomberg for other fixed income Funds;

The performance is based on Historical Data or assumptions for the underlying Funds; and it is not considered as a guarantee or reliable indicator of future results.

Benchmark: Local fixed income Fund & Bloomberg Barclays Global Aggregate (USD Hedged) Index;

Fund "ACE"

Allianz S.A.L. Lebanon Accumulation & Equity Fund (USD)

Dynamic Fund

Description

"Allianz S.A.L. Lebanon Accumulation & Equity Fund", is an internal Fund of Funds that invests minimum 50% in "Allianz S.A.L. Lebanon Accumulation Fund" and the remaining balance is invested in a selection of other equity Funds.

At inception date, the other equity Funds are:

- "Vontobel US Equity Fund"
- "T.Rowe Price Blue Chip Growth Fund"

"Allianz S.A.L. Lebanon Accumulation Fund" has a local exposure mainly to bonds and fixed income securities of sovereign or local reputable corporate institutions; while the other equity Funds have a global exposure in Investment Grade Institutions.

This Internal Fund is denominated in US Dollars.

Advantage

The Internal Fund is actively managed by Allianz S.A.L. Lebanon with a weekly rebalancing, with the main objective to provide a dynamic performance and diversification.

The instruments are chosen based on good credit ratings and liquidity aspect, and might be reviewed as needed at the discretion of the Fund manager on quarterly basis.

Key Investment Guidelines

- Class: Equity – Local & Global
- Duration: 5.0 Years
- Currency: US Dollars - USD
- Credit Quality: Local corporate risk and abroad equity Investment Grade Institutions
- Management Fees: 1.3%

Characteristics

Inception Date	1st June 2021
Manager	Allianz S.A.L. Lebanon
NAV calculation	Based on underlying Funds prices
Type	Internal Fund of Funds
Geographical	Local and Global
Jurisdiction	Lebanon
Pricing & Rebalancing	Weekly
Startegy	Quarterly review at the Discretion of the Fund Manager

<u>The underlying Funds are:</u>
- Allianz S.A.L. Lebanon Accumulation Fund
- Vontobel US Equity Fund
- T.Rowe Price Blue Chip Growth Fund

SOURCE: Allianz S.A.L. Lebanon and Bloomberg for other equity Funds;

The performance is based on Historical Data or assumptions for the underlying Funds; and it is not considered as a guarantee or reliable indicator of future results.

Benchmark: Local fixed income Fund, S&P 500 Index;

Fund "ACH"

Allianz S.A.L. Lebanon Accumulation & Hybrid Fund (USD)

Moderate Fund

Description

"Allianz S.A.L. Lebanon Accumulation & Hybrid Funds", is an internal Fund of Funds that invests minimum 50% in "Allianz S.A.L. Lebanon Accumulation Fund" and the remaining balance is invested in a selection of other fixed income and equity Funds.

At inception date, the other Funds are:

- "Pimco GIS Global Investment Grade Credit Fund"
- "Amundi Global Aggregate Bond Fund"
- "Vontobel US Equity Fund"
- "T.Rowe Price Blue Chip Growth Fund"

"Allianz S.A.L. Lebanon Accumulation Fund" has a local exposure mainly to bonds and fixed income securities of sovereign or local reputable corporate institutions; while the other Funds have a global exposure in Investment Grade Securities and Institutions.

This internal Fund is denominated in US Dollars.

Advantage

The Internal Fund is actively managed by Allianz S.A.L. Lebanon with a weekly rebalancing, with the main objective to provide a moderate performance and diversification.

The instruments are chosen based on good credit ratings and liquidity aspect, and might be reviewed as needed at the discretion of the Fund manager on quarterly basis

Key Investment Guidelines

- Class: Fixed Income and equity – Local & Global
- Duration: 5.2 Years
- Currency: US Dollars - USD
- Credit Quality: Local corporate risk, abroad fixed income and equity Investment Grade
- Management Fees: 1.1%

Characteristics

Inception Date	1st June 2021
Manager	Allianz S.A.L. Lebanon
NAV calculation	Based on underlying Funds prices
Type	Internal Fund of Funds
Geographical	Local and Global
Jurisdiction	Lebanon
Pricing & Rebalancing	Weekly
Startegy	Quarterly review at the Discretion of the Fund Manager

The underlying Funds are:

- Allianz S.A.L. Lebanon Accumulation Fund
- Pimco GIS Global Investment Grade Credit Fund
- Amundi Global Aggregate Bond Fund
- Vontobel US Equity Fund
- T.Rowe Price Blue Chip Growth Fund

SOURCE: Allianz S.A.L. Lebanon and Bloomberg for other Funds;

The performance is based on Historical Data or assumptions for the underlying Funds; and it is not considered as a guarantee or reliable indicator of future results.

Benchmark: Local fixed income Fund, Bloomberg Barclays Global Aggregate (USD Hedged) Index; S&P 500 Index;

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Capital 42.018.750.000 L.P.
Fully Paid R.C.B. 12461
Registered in Lebanon
in the Insurance Companies
Register under N° 104,
date 23.3.1963 as per decree
N° 177/1 and subject to Legislative
decree N° 9812 dated 4.5.1968
MOF 4698

رأس مالها ٤٢,٠١٨,٧٥٠,٠٠٠ ل.ل.
مدفوع بكامله س.ت. بيروت: ١٢٤٦١
مسجلة في لبنان في سجل
هيئات الضمان تحت
رقم: ١٠٤ بتاريخ ٢٣/٣/١٩٦٣
بموجب القرار رقم ١/١٧٧
وخاضعة لأحكام المرسوم
رقم ٩٨١٢ تاريخ ٥/٤/١٩٦٨
الرقم المالي ٤٦٩٨

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