

# Investment Funds' Booklet - Spiral Prime UL

GENERAL CONDITIONS

Version: August 2021  
Code: 3006.1

 **Spiral**



*•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.*

*The units of the Funds allocated to the Contract owner remain at any and all time the propriety of the Company.*

# Fund "D"

## Pimco GIS Global Investment Grade Credit Fund

### Moderate Fund

### Fund Description

The Global Investment Grade Credit Fund is an actively managed portfolio that invests at least two-thirds of its assets in primarily investment grade global corporate and credit instruments.

### Fund Advantage

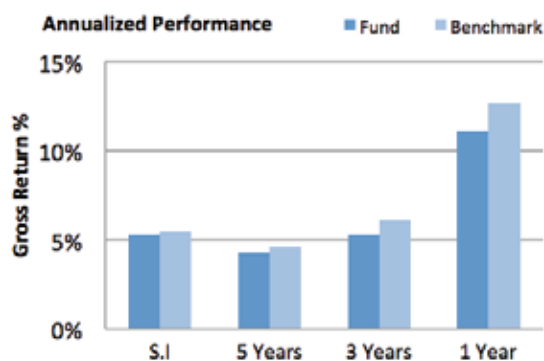
The Fund employs a risk-controlled, value-based approach to investing, expertise across global bond markets, and a broad opportunity set. It offers the diversification benefit, yield premium, and greater total return potential of corporate and credit versus government securities.

### Key Investment Guidelines

- Class: Fixed Income - Global
- Duration: 6.11 Years
- Currency: US Dollars - USD
- Credit Quality: BBB+ and Above
- Management Fees: 1.39%

### Fund Characteristics

<b>Inception Date</b>	10/12/2008
<b>Manager</b>	Pimco Global Advisor
<b>Total Fund Assets</b>	USD 14.7 BN
<b>Geographical</b>	USA 70% & 20% Europe
<b>Morningstar Rating</b>	★★★★



SOURCE: PIMCO Global Advisor

PIMCO GIS Global Investment Grade Credit Fund, Retail Accumulation Shares.

Benchmark: Bloomberg Barclays Global Aggregate (USD Hedged) Index

Past performance is not a guarantee or reliable indicator of future results.

All performance numbers are shown net of fees and annualized for periods longer than one year.

# Fund "Z"

## Amundi Funds Bond Global Aggregate

### Moderate Fund

### Fund Description

The Amundi Funds Global Bond Aggregate is a diverse portfolio of intermediate-term, at least investment grade securities, actively managed to maximize total return while minimizing risk relative to the benchmark.

### Fund Advantage

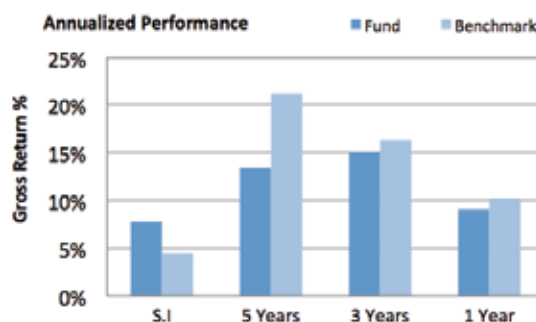
The Fund objective is to beat the Barclays Global Aggregate Index (Hedged in USD) through strategic and tactical positions as well as arbitrages on the whole credit, interest rates and currency markets. This Fund invests two thirds of its assets in debt instruments whether government or corporate.

### Key Investment Guidelines

- Class: Fixed Income - Global
- Duration: 5.87 Years
- Currency: US Dollars - USD
- Credit Quality: BBB+ and Above
- Management Fees: 0.8%

### Fund Characteristics

<b>Inception Date</b>	30/10/2007
<b>Manager</b>	Amundi Asset Management
<b>Total Fund Assets</b>	USD 7.4 BN
<b>Geographical</b>	Global Exposure
<b>Morningstar Rating</b>	★★★★



SOURCE: Amundi asset Management  
Amundi Funds Bond Global Aggregate, Retail Accumulation Shares.  
Benchmark: Bloomberg Barclays Global Aggregate (USD Hedged) Index  
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# Fund "E"

## PIMCO GIS Diversified Income Fund

### Moderate Fund

### Fund Description

Diversified Income Fund provides efficient access to broad global credit market exposure by investing primarily in a diversified pool of corporate and emerging market fixed income securities of varying maturities.

### Fund Advantage

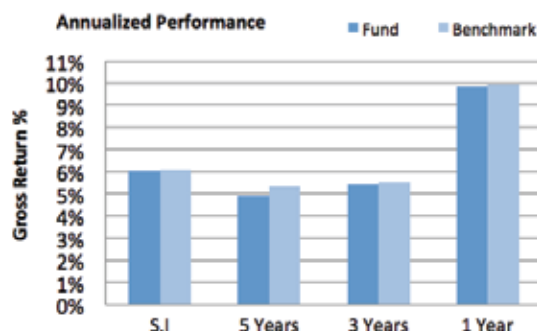
This Fund offers a higher yielding alternative to core fixed income portfolios and low correlation to US, Japanese and German government interest rates. The fund benefits from a diversified approach to macroeconomic views on credit trends, interest rates, duration, currencies and curve positioning.

### Key Investment Guidelines

- Class: Fixed Income – Global / Emerging Markets
- Duration: 5.54 Years
- Currency: US Dollars - USD
- Credit Quality: BBB+ and Above
- Management Fees: 1.59%

### Fund Characteristics

<b>Inception Date</b>	30/06/2005
<b>Manager</b>	Pimco Global Advisor
<b>Total Fund Assets</b>	USD 6.2 BN
<b>Geographical</b>	Global Exposure
<b>Morningstar Rating</b>	★★★★★



SOURCE: PIMCO Global Advisor

PIMCO GIS Diversified Income Fund, Retail Accumulation Shares.

Benchmark: Bloomberg Barclays Global Aggregate (USD Hedged) Index

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# Fund "Vo"

## Vontobel US Equity Fund

### Dynamic Fund

### Fund Description

Vontobel US Equity is an actively managed Fund that concentrates its investments to US exposed companies. The goal is to achieve absolute capital growth on the long term through investments in an equity portfolio composed of undervalued companies.

### Fund Advantage

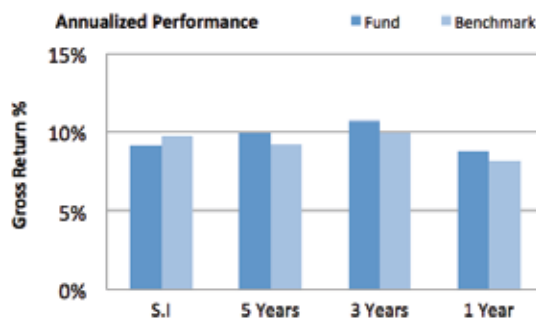
Investments are strictly made according to the bottom up approach, followed by valuation of the opportunities in the sector and the overall market. The absolute majority of holdings are in equities spread within different sectors.

### Key Investment Guidelines

- Class: Equity – USA
- Volatility: 9.27%
- Currency: US Dollars - USD
- Sharpe Ratio: 1.28
- Management Fees: 1.65%

### Fund Characteristics

<b>Inception Date</b>	30/05/2006
<b>Manager</b>	Vontobel Asset Management
<b>Total Fund Assets</b>	USD 1.5 BN
<b>Geographical</b>	USA Exposure
<b>Morningstar Rating</b>	★★★★



SOURCE: Vontobel Asset Management  
Vontobel US Equity Fund, Retail Accumulation Shares.  
Benchmark: S&P 500 Index  
Past performance is not a guarantee or reliable indicator of future results.  
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# Fund "Y"

## T. Rowe Price Blue Chip Growth Fund

### Dynamic Fund

### Fund Description

The Fund seeks long term growth of capital by investing primarily in common stocks of well established large and medium-sized companies.

The Fund focuses on "Blue Chip" companies with leading market positions, strong financial conditions and above average growth and profitability.

### Fund Advantage

The Fund invests in growth companies that meet or exceed profit targets.

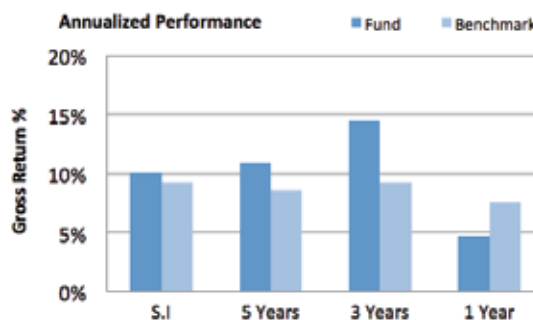
Volatility is expected as growth stocks have historically been more volatile than cyclical stocks.

### Key Investment Guidelines

- Class: Equity – USA Blue Chip
- Volatility: 10.54%
- Currency: US Dollars - USD
- Sharpe Ratio: 0.71
- Management Fees: 1.50%

### Fund Characteristics

<b>Inception Date</b>	03/10/1993
<b>Manager</b>	T. Rowe Price
<b>Total Fund Assets</b>	USD 41.0 BN
<b>Geographical</b>	USA Blue Chips Exposure
<b>Morningstar Rating</b>	★★★★



SOURCE: T. Rowe Price Asset Management

T. Rowe Price Blue Chip Growth Fund, Retail Accumulation Shares.

Benchmark: S&P 500 Index

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# Fund "M"

## Allianz RCM Oriental Income Fund

### Dynamic Fund

### Fund Description

The Fund may invest in stocks, of which at least 80% must be stocks of companies in the Asian-Pacific region. In addition, the fund may invest up to 50% of its assets in bond markets.

### Fund Advantage

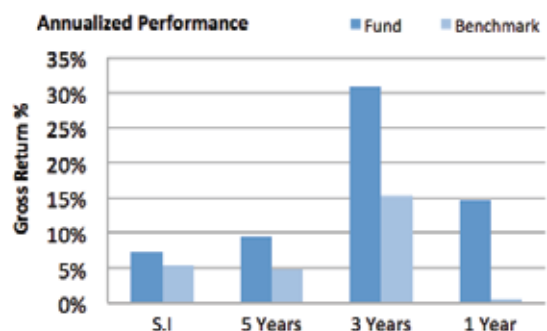
The Fund focuses on the Asia Pacific region with top holdings in Japan and Korea. The fund is broadly diversified in terms of sector exposure and single securities holdings.

### Key Investment Guidelines

- Class: Equity – Asia Pacific
- Volatility: 12.16%
- Currency: US Dollars - USD
- Sharpe Ratio: 0.75
- Management Fees: 1.80%

### Fund Characteristics

<b>Inception Date</b>	03/10/2008
<b>Manager</b>	Allianz Global Investors
<b>Total Fund Assets</b>	USD 302 MN
<b>Geographical</b>	Asian Pacific Exposure
<b>Morningstar Rating</b>	★★★★



SOURCE: Allianz Global Investors  
Allianz RCM Oriental Income Fund, Retail Accumulation Shares.  
Benchmark: MSCI AC Asia Pacific Free Total Return  
Past performance is not a guarantee or reliable indicator of future results.  
All performance numbers are shown net of fees and annualized for periods longer than one year.





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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 ٤/٥/١٩٦٨  
الرقم المالي ٤٦٩٨

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