Allianz

ALLIANZ GLOBAL LIFE

Invest in your future with Allianz Vantage Investment Bond

Customer Brochure

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Allianz Vantage Investment Bond

We secure your future.

Choose different investment strategies based on your circumstances

Select the optional guarantee to help shield your savings from market volatility

Adapt your investment strategy as needs change

Diversify your investment with a single solution

Access active, passive and protected investment solutions through a carefully selected fund range

What is the Allianz Vantage Investment Bond?

The Allianz Vantage Investment Bond is a flexible investment solution designed to support medium-to long-term financial goals. It can be funded through a single contribution or regular contributions, with the flexibility to make additional investments in the future.

Why Allianz Vantage Investment Bond?

Allianz Vantage Investment Bond is designed for those seeking a combination of investment choice, flexibility and wealth growth. It could be the perfect choice for those who:

- Are aged between 19 and 79 on their next birthday.
- Want to invest a lump sum, or invest money regularly, or both options combined.
- Value a wide choice of investment opportunities.
- Seek an additional level of protections against market downturns.
- Want the option to adapt their investment strategy over time by switching funds.
- Have a medium- to long-term investment horizon.
- Understand that investment values may fall as well as rise.
- Want the option to have regular withdrawals and the flexibility to make withdrawals as needed.

Allianz Vantage Investment Bond is not intended for customers who:

- Require immediate access to their invested capital.
- Are unwilling to accept fluctuations in the value of their investment.
- Have a short-term investment horizon.
- Need certainty of returns or capital security.

Key Product Features

- The Allianz Vantage Investment Bond is a flexible investment solution designed to support medium- to long-term financial goals.
- One policy, with the flexibility to invest across guaranteed and non-guaranteed options.
- Invest using a single fund, a combination of funds, or a mix of guaranteed and non-guaranteed investment options.
- Offers flexibility to take regular withdrawals, as well as partial or full surrenders, subject to product terms and conditions.
- Investment Bond policies are taxed under the gross roll-up regime, with tax generally becoming payable on the occurrence of a chargeable event.
- Offers a range of investment funds to suit different risk levels.
- Switch between funds at no additional cost.
- Up to two lives assured are permitted for each policy. Lives assured can be different from the policy owners.

Allianz Vantage Investment Bond is not a risk free product.

Warning: The value of your investment may go down as well as up.

Warning: These products may be affected by changes in currency exchange rates.

Warning: If you invest in this product, you may lose some or all of the money you invest.

Warning: Past performance is not a reliable guide to future performance.

Warning: The income you get from this investment may go down as well as up.

Investment Bond Details

Investment Bond	Available for Retail (single or joint customers) and Corporate customers
Lives Assured	Up to two lives assured for each policy. Lives assured can be different from Policy Owner(s)
Contribution Type	• Depending on the product type selected, contributions can be made as a single contribution only, or as regular contributions with an optional single contribution • Top ups allowed

Minimum Contribution	• Single Contribution Only: €10,000
	• Regular Contribution with optional Single Contribution:
	  • Regular Contribution: €100 per month, €300 per quarter, €600 per half-year and €1,200 per year
	  • Single Contribution (optional): €5,000
	• Top ups: €5,000

Maximum Contribution	Single Contribution of €500,000 for F, G, H, and J product types only. Higher amounts may be considered on a case-by-case basis.
Government Levy	A 1% government levy applies to all contributions and top-ups and is deducted before investment
Regular Withdrawal	Early exit charges don't apply to regular withdrawals. The amount or percentage must be at least equal to the minimum deemed withdrawal and up to a maximum per year of either: (i) 7.5%, where the regular withdrawal is requested as a percentage of the fund, or (ii) an amount equal to 7.5% of total contributions paid where the regular withdrawal is requested as an amount. The minimum withdrawal amount allowed is €200 per month. Regular withdrawals can be paid monthly, quarterly, half-yearly, and annually
Tax	The growth on the policy is subject to exit tax when: • A withdrawal from the policy is made • An assignment of the rights under the policy is made • The policy proceeds are paid on death of the life assured • Every 8th policy anniversary
Age Limits	Minimum entry age is 18 years of age, and a maximum of 79
Fund Options	Policyholders can choose from a variety of 13 different funds
Guaranteed Options	**Strategy Select 30** (guarantee level 93%) **Strategy Select 50** (guarantee level 90%) **Strategy Select 75** (guarantee level 85%)
Fund Switches	• From without guarantee to without guarantee: Allowed anytime • From without guarantee to guaranteed: Allowed anytime (Guarantee applies from when you activate the guarantee until the next anniversary) • From guaranteed to without guarantee: Allowed at specific times* • From guaranteed to guaranteed: Can be requested anytime but takes effect only at the next policy anniversary

* You have two timing options: 1) Guarantee ends on the last pricing day of the month after the request is received. 2) Guarantee ends on the next policy anniversary.

Investment choices designed around your needs

A market-leading and carefully selected range

Broad enough to meet different objectives, compact enough to be easy to talk through with your advisor.

Allianz Global Life offers a carefully selected range of investment solutions designed to meet a wide variety of customer needs. From actively managed multi-asset portfolios and protected investment solutions to passive index tracking strategies, you can build investment solutions aligned to individual objectives and risk tolerance.

Four investment approaches

Organised around your investment goals.

Multi-Asset Solutions - Actively Managed

Allianz Dynamic Multi Asset Strategy SRI 15 / 50 / 75

Professionally managed multi-asset funds.

Protected Growth - Actively Managed

Strategy Select 30 / 50 / 75

Multi-Asset funds with target volatility and an optional guarantee.

Complementary Building Blocks - Actively Managed

Equity, bond, short-duration and cash options

Focused components for constructing tailored solutions or to compliment existing portfolios.

Index-Tracking - Passively Managed

HSBC MSCI World, S&P 500 and Euro Stoxx 50 ETFs

Efficient index-tracking exposure to major equity markets.

Simple range. Clear outcomes. Allianz investment expertise.

Protected Growth

Unique annual guarantee

Here is some more information on our optional annual guarantee.

Optional Annual Guarantee:

The Optional Guarantee helps protect your investment from market falls, while still allowing you to benefit from market growth.

Each year, on the policy anniversary, a guaranteed value is set at up to 93%* of the value of the guaranteed fund. If markets fall and the fund value drops below this guaranteed level at the following anniversary, Allianz automatically adds extra units to restore the fund to the guaranteed amount.

If markets perform well, the guaranteed value can increase at the next anniversary, locking in a portion of the growth for the year ahead.

Unlike guarantees that operate within a fund, the guarantee is applied individually to each policy, delivering protection directly to you.

Here is an example:

You invest €100,000 with a 90% guarantee level

	Amount if Market Falls by 15%	Amount if Market Rises by 15%
Your investment	€100,000	€100,000
Guaranteed value	€90,000	€90,000
Fund value at next anniversary	€85,000	€115,000
Top-up added by Allianz Global Life	€5,000	N/A
Fund value after top-up	€90,000	€115,000
New guaranteed value for next year	€81,000 (90% of €90,000)	€103,500 (90% of €115,000)

*The level of the guarantee depends on the guaranteed fund chosen.

Our Asset Management partners

Our investment proposition combines the expertise of leading active and passive asset managers. Through Allianz Global Investors and HSBC Asset Management, you can access actively managed multi-asset strategies, protected growth solutions with optional guarantees, focused equity, bond funds, and low-cost index-tracking ETFs.

Allianz Global Investors

Allianz Global Investors is our asset management partner. They are an active asset management team with over 650 investment professionals in over 20 offices worldwide and €571 billion in assets under management*. They offer a diversified range of active investment strategies across four main pillars: equities, fixed income, multi asset and private markets.

Their expertise covers the developed and emerging markets.

They offer single-country and global strategies and thematic and sector portfolios. As a pioneer in sustainable investing for more than two decades, they develop specialist products and carry out dedicated research.

650+ investment professionals

20+ offices worldwide

€571 billion in assets

* Source: Allianz Global Investors. Data at 31/12/2024

HSBC

HSBC Asset Management

HSBC Asset Management is a truly global organisation, with investment experts located in markets across the world. They manage around USD 167 billion in index-based solutions alone, and over USD 700 billion in total assets under management.*

HSBC has been running index-based portfolios for over 30 years. This gives them investment insights that others may not be able to access, and their scale enables them to keep the costs of their investment portfolios low.

The strength of HSBC's ETFs

Cost Effective

The physically replicated ETF offers cost efficient access to European developed markets.

Dedicated Teams

Their approach leverages their global equity trading team, ensuring on-the-ground expertise and insights.

Long Track Record

Strong track record of close tracking and minimising costs.

*As at December 2023

Our funds: The foundation of investments

	Funds	Guarantee	FMC[1]	Sustainability	Morningstar Rating*	ESMA Risk Rating**
Multi-Asset Solutions	**Allianz Dynamic Multi Asset Strategy SRI 75**	no	0.65%	art. 8	★★★★★	5
	Allianz Dynamic Multi Asset Strategy SRI 50	no	0.59%	art. 8	★★★★★	4
	Allianz Dynamic Multi Asset Strategy SRI 15	no	0.49%	art. 8	★★★★	4
Protected Growth	**Allianz Strategy Select 75**	85%	0.25%	art. 8	★★★★	5
	Allianz Strategy Select 50	90%	0.25%	art. 8	★★★★	4
	Allianz Strategy Select 30	93%	0.25%	art. 8	★★★	4
Complementary Building Blocks	**Allianz Best Styles Global Equity SRI**	no	0.45%	art. 8	★★★★★	5
	Allianz Advanced Fixed Euro	no	0.27%	art. 8	★★★★	3
	Allianz Advanced Fixed Income Short Duration	no	0.22%	art. 8	★★★	2
	Allianz Euro Cash	no	0.16%	art. 8	-	1
Index-Tracking	**HSBC MSCI World UCITS ETF**	no	0.15%	art. 6	★★★★	6
	HSBC S&P 500 UCITS ETF	no	0.09%	art. 6	★★★★	6
	HSBC Euro Stoxx 50 UCITS ETF	no	0.05%	art. 6	★★★★	6

For more information about our funds, please visit our Fund Centre:
allianzgloballife.ie/products/fund-centre.html

1 Fund Management Charge
* As at 30/06/26
** A 1–7 scale developed by the European Securities and Markets Authority (ESMA) that shows how much risk is involved in an investment. Risk means the chance of losing money or the value of your investment going up and down. These figures are correct as of 30/06/26

Withdrawing money from an Allianz Vantage Investment Bond

With the Allianz Vantage Investment Bond, you have two options for accessing your funds: you can either set up a regular withdrawal or opt for partial withdrawals whenever you need.

Regular withdrawals

- You can take withdrawals monthly, quarterly, half-yearly, or yearly. Withdrawals can be a fixed amount or a percentage of the policy.
- Withdrawals aren't guaranteed but the invested capital is, with the Allianz Global Life's unique guarantee, if activated.
- Regular withdrawals may lower the Investment Bond's total value.
- The higher the withdrawals, the greater the chance of using up the Investment Bond balance. Once used up, no more payments will be made.
- Exit tax may be applicable for withdrawals.
- You can choose a specific fund for withdrawal payments. If that fund has insufficient value, withdrawal will be taken proportionally from all funds.
- No early exit charges apply for regular withdrawals.
- If the Investment Bond balance drops below a minimum level after a payment, the Investment Bond may be closed.

Partial withdrawals

- You have the flexibility to make partial withdrawals from an Allianz Vantage Investment Bond at any time, however a minimum withdrawal amount applies along with a minimum that must remain in the Allianz Vantage Investment Bond.
- Early Exit Charges apply on partial encashments.
- All partial withdrawals are subject to exit tax.
- You can select a specific fund for the withdrawal. If that fund lacks sufficient value, we'll ensure the withdrawal is proportionally taken from all funds.
- If the Investment Bond balance drops below a minimum level after a partial withdrawal, the Investment Bond may be closed.

Information & charges

Sustainability

As a part of the Allianz Group, we believe sustainability is a driver for long-term growth and success for our business.

For more, visit **Allianz | Sustainability Hub**

Clear and Transparent Charges

At Allianz Global Life, we believe in building trust by ensuring that what you see is what you get. Everything is presented upfront, with no surprises or hidden fees.

Pricing

Our funds offer complete transparency as they are not wrapped within an insurance fund. This approach offers clear, straightforward costs, transparent asset management, and it limits conflicts of interest. The costs we mention are the actual, effective costs.

Annual Management Charge (AMC)

The Annual Management Charge (AMC) is a yearly fee, deducted monthly, to cover the setup, management, and ongoing service of a policy and investments. The AMC varies based on the chosen product version and the policy's value, calculated as a percentage of that value.

Guarantee Charge

The Guarantee Charge is a yearly fee, deducted monthly and calculated as a percentage of the fund to which the guarantee applies. It covers the cost of the guarantee which applies to some of our range of funds. The Guarantee Charge only applies if you have selected one of the relevant funds, and you have chosen to select the guarantee. The Guarantee Charge varies by fund.

Fund Management Charge (FMC)

The Fund Management Charge is the annual cost of each external fund and it depends on which funds your policy is invested in. It is determined by the Investment Manager and it is shown in the relevant factsheet. For some funds, the FMC may be higher or lower.

Early Exit Charge

Early Exit Charges apply on full encashments and partial encashments. We do not apply this charge if the policy is cancelled during the cooling-off period, to payments on death or regular withdrawals.

Government Levy

A 1% government levy applies to all contributions and top-ups and is deducted before investment.

For details on our charges, please see the Schedule of Fees and Charges on our website: **allianzgloballife.ie/documents.html**

For more information on Allianz Vantage Investment Bond and all pre-contractual documents, please contact your advisor.

Contact

If you'd like to get in touch, you can contact Allianz Global Life using the details below:

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Warnings

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Warning: The value of your investment may go down as well as up.

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Warning: If you invest in this product, you may lose some or all of the money you invest.

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Revenue limits, terms and conditions apply.

This brochure has been prepared by Allianz Global Life dac, based on our understanding of current law, tax and Revenue practice as at 1st January 2026. While care has been taken in its preparation, this brochure is of a general nature and on its own should not be relied on in relation to a specific issue without taking independent financial, insurance, tax or other professional advice. The company cannot accept responsibility for its interpretation, or any legal or tax advice obtained from independent advisors based on their interpretation of its content.

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Allianz Global Life dac is regulated by the Central Bank of Ireland.