

# Home

is the harbor with love and responsibility. Love your family and make the most considerate arrangements for them. Allianz Sheng Shi Zhen Chuan Insurance Product Plan keeps you free from worries and helps you lead a wonderful life with your true love.

This Plan is comprised of Allianz Sheng Shi Zhen Chuan Whole Life Insurance (Participating) and Allianz Huan Qiu Zhen Xiang Oversea Medical Insurance (Optional).

Note: "Allianz Huan Qiu Zhen Xiang Oversea Medical Insurance" is an optional insurance. To acquire this product, you shall buy "Allianz Sheng Shi Zhen Chuan Whole Life Insurance (Participating)" at the same time.

## Product Features

### One Insurance, One Lifetime Commitment

This Plan provides a whole life insurance. If the insured died unfortunately, we will pay death compensation to the beneficiary to meet your expectations for wealth inheritance and continue your care for your family. In addition to death benefits, the beneficiary will be given with the accumulated reversionary dividends and terminal dividends at the time of death of the insured<sup>1</sup>.

### One Plan, Double Benefits

This Plan simultaneously provides double benefits for you: The first benefit is to continue your care for your family; and the second benefit is to provide overseas medical benefit<sup>2</sup> for specific disease to escort your health.

### Five-Range Premium Rates, Customized for You

We provide customized premium rates for you, high net worth individuals ("HNWIs"). We will determine a premium rate fit for you and offer you insurance protection at a price more relevant to yourself, according to your own health conditions, only if you choose "Apply for an applicable preferred rate" and be confirmed by physical examination to qualify for preferred rate.

### High-End Medical Services for You<sup>2</sup>

Overseas first-class medical procedures and top-end medical services are provided to meet your honorable needs.

#### Important Notice:

- 1 Reversionary dividends and terminal dividends are uncertain and non-guaranteed. In some year, dividends may be zero.
- 2 The "Allianz Huan Qiu Zhen Xiang Oversea Medical Insurance" is optional and only for customers already insured by "Allianz Sheng Shi Zhen Chuan Whole Life Insurance (Participating)" but is not compulsory. For eligibility for "Allianz Sheng Shi Zhen Chuan Whole Life Insurance (Participating)", please consult relevant sales agency.

## Insurance Contents

Death Benefit <sup>3</sup>:  
100% of basic sum insured covered by the whole life insurance

Medical Benefit <sup>4</sup> :  
Plan I: RMB 3 million; Plan II: RMB 6 million; Plan III: RMB 12 million

1. See the terms for Allianz Sheng Shi Zhen Chuan Whole Life Insurance (Participating) for specific insurance liability of Death Benefit; and see terms for Allianz Huan Qiu Zhen Xiang Oversea Medical Insurance for specific insurance liability of Medical Benefit.
2. For the whole life insurance, the policy holder has a cooling-off period of 15 days starting from the next day to the date when the policy holder signs the receipt of the insurance contract. If the policy holder requests to cancel the insurance contract during the cooling-off period, our company will refund all of the insurance premiums paid without interest. If the policy holder applies to terminate the insurance contract after the cooling-off period, our company will refund the cash value of the insurance contract as of the termination date. Such a cash value (namely, surrender value) is calculated by a reasonable approach and according to the cash value at the end of policy year.
3. It refers to death benefits provided in the event that the insured deceases after the first policy anniversary date (inclusive) after the insured turns 18 years old.
4. Medical Benefit is optional but only for customers already insured by Allianz Huan Qiu Zhen Xiang Oversea Medical Insurance. See Schedule III for the details of such Medical Benefit.

## Insurance Rules

	Allianz Sheng Shi Zhen Chuan Whole Life Insurance (Participating)	Allianz Huan Qiu Zhen Xiang Oversea Medical Insurance
Age at issue	18–65 years old	30 days – 64 years old (Renewal allowed to 74 years old)
Insurance period	Lifelong	One year
Premium term*	Single premium; regular premium of 5 years, 10 years, 15 years, 20 years	One year
Payment method*	Lump-sum payment, regular payment	Annual payment
Others	Amount insured: minimum RMB 3 million	The insured must have nationality of the following country/region: Mainland China, Hong Kong Special Administrative Region, Macao Special Administrative Region and Taiwan, China.

\*You're recommended to fully consider your current income, expenditure, targets and other conditions to determine premium term, payment method, etc., so as to give a better play to your insurance plan.

## Medical Service Procedures



The insured shall call the insurer and provide relevant medical materials;



The insurer will preliminarily verify whether it's within the insurance coverage;



- The insurer will contact an overseas top expert to obtain the Second Medical Opinion<sup>1</sup> and inform the insured of it;
- If it is determined as being within insurance coverage by the Second Medical Opinion, the insurer will confirm with the insured whether the insured needs to see a doctor at abroad;



The insurer shall seek for the most suitable medical center for the insured's overseas treatment and give a recommendation report (including three medical institutions) to the insured.  
The insured shall fill in an overseas medical service application form (FBC Application Form) to determine a medical institution and the requirements for making an appointment to see a doctor;



- The insurer shall make arrangements regarding air ticket, hotel, transportation, making an appointment with a doctor, etc.;
- The insured shall see the doctor at abroad according the arrangements of the insurer and the therapeutic schedule as shown in the Letter of Authorization;
- The insurer shall provide relevant medical translation/interpretation required during the visit to the doctor;



- The insurer shall arrange the insured to return home after the medical treatment<sup>2</sup>;
- The insurer will directly pay relevant expenses to the hospital, hotel and airline company;
- The insurer shall provide follow-up treatment suggestions and arrangements;
- If the insured still needs to buy medicine within the insurance coverage after returning home, he/she shall apply to the insurer for reimbursement.

## Example

Mr. An, a 35-year-old man, works as a senior executive in a foreign-funded company. As the major income source of his family, Mr. An has a very strong awareness of family risk prevention and financial planning and meanwhile hopes his offspring to inherit his treasure. The choice of insurance products, as one of the most important and powerful risk prevention means, has become a key consideration for Mr. An. With the help of Allianz insurance planning expert, Mr. An has finally chosen Allianz Sheng Shi Zhen Chuan Insurance Product Plan. This Plan is comprised of Allianz Sheng Shi Zhen Chuan Whole Life Insurance (Participating) and Allianz Huan Qiu Zhen Xiang Oversea Medical Insurance and thus fully meets the requirements of Mr. An for strong life support and high-end medical service. Mr. An obtains the following benefits:

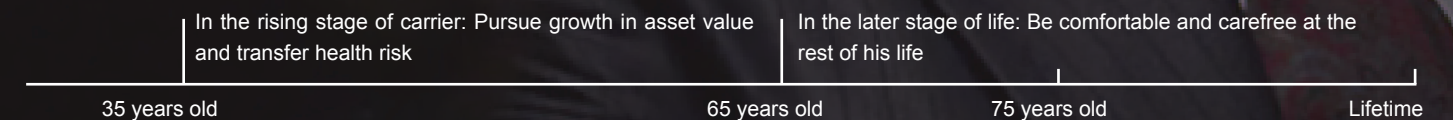
The insured: Mr. An (35 years old, a non-smoker)  
Occupation: A senior executive of a foreign-funded company  
Family status: Married and having a son with his wife (housewife). His wife's and his parents all are alive.  
Risk analysis: As the major income source of his family, Mr. An has a very strong awareness of family risk prevention and financial planning. The choice of insurance products, as one of the most important and powerful risk prevention means, has become a key consideration for Mr. An.

Proposal: Allianz Sheng Shi Zhen Chuan Insurance Product Plan (comprised of Allianz Sheng Shi Zhen Chuan Whole Life Insurance (Participating) and Allianz Huan Qiu Zhen Xiang Oversea Medical Insurance)

Detailed insurance rules: With the help of Allianz insurance planning expert, Mr. An has fully considered his own requirements for strong life support and high-end medical service and determined the following scheme:

**Death Benefit:** An amount insured of RMB 10 million, an insurance period of lifetime, a premium term of 20 years, and annual premium payment of RMB 263,800<sup>1</sup>

**Medical Benefit:** An amount insured of RMB 12 million, an insurance period of one year (Mr. An plans to renew his insurance to his age of 74), and the first-year premium payment of RMB 5,166



### Risk Guarantee:

Medical Benefit <sup>2</sup>	
Items insured	Amount insured
Annual payment limit	RMB 12 million
(1) Overseas medical expenses	No single highest limit set
(2) Travelling expenses <sup>3</sup>	
(3) Accommodation costs <sup>4</sup>	
(4) Body repatriation expenses	
(5) Daily hospitalization benefit	RMB 1,200/day (maximum compensation period of 60 days)
(6) Reimbursement for medicine purchase after returning home	RMB 300,000

### Death Benefit:

Mr. An can obtain death benefits of no less than RMB 10 million as well as the accumulated reversionary dividends and terminal dividend (e.g.: As estimated as per mid-range dividend, Mr. An will enjoy death benefits up to RMB 25.168 million at the age of 85, accounting for 477% of the total paid insurance premium and including the guaranteed death benefit of RMB 10 million and accumulated reversionary dividends and terminal dividend of RMB 15.168 million)

### Policy Value

At the age of 65: As estimated as per mid-range dividend, the policy's cash value will be RMB 7.449 million (including the guaranteed cash value of RMB 5.477 million and reversionary dividends' cash value of RMB 1.972 million), accounting for 141% of the total paid insurance premium. In such a case, Mr. An can either withdraw the money to help his son to get married and start his carrier or let the policy's cash value to grow until his retirement.

At the age of 85: As estimated as per mid-range dividend, the policy' cash value will be RMB 17.24 million (including the guaranteed cash value of RMB 8.166 million and reversionary dividends' cash value of RMB 9.074 million), accounting for 327% of the total paid insurance premium. In such a case, Mr. An can either withdraw this part of cash value at any time to have a comfortable retirement life, or let the policy's cash value to grow and leave it to use in the future.

1. Mr. An can choose to take physical examination to determine whether he is qualified for a preferred rate, which depends on the results of physical examination and can be RMB 232,200 to the minimum extent. See Schedule II for the list of rates.
2. Allianz Huan Qiu Zhen Xiang Oversea Medical Insurance is a one-year product which requires the insured to renew annually before 74 years old if the insured wants to obtain maximum medical benefits.
3. The highest aircraft cabin class is limited to business class; the highest train class is limited to soft berth or first-class seat.
4. The highest hotel class is limited to a five-star hotel.

1. The Second Medical Opinion will be provided to the insured in the form of an InterConsultation Report. If the results show that it's necessary to reassess the insured's disease, we will invite the third-party medical resource to conduct such reassessment;
2. If necessary, the insurer will assign its worker(s) to accompany the insured to receive medical treatment during this visit;
3. When returning, you will be given with a comprehensive report (in Chinese language, in writing) by the overseas medical institution, outlining a plan for continuing to receive treatment in your country. If the insured is required to return to the overseas medical institution to have follow-up treatment or monitoring, we will also make proper arrangements for the insured.

## Schedules

### Schedule I: Demonstration of Insurable Interest of Allianz Sheng Shi Zhen Chuan Whole Life Insurance (Participating)

At the end of policy year	Age	Premium of current year	Accumulative premium	Guaranteed benefits		Non-guaranteed benefits											
				Death benefit	Cash value (surrender) value	Reversionary dividends of current year			Accumulated reversionary dividends			Terminal dividend			Cash value of reversionary		
						Low	Middle	High	Low	Middle	High	Low	Middle	High	Low	Middle	High
1	36	263,800	263,800	10,000,000	45,700	0	1,751	2,189	0	1,751	2,189	0	13	20	0	380	476
2	37	263,800	527,600	10,000,000	139,900	0	4,953	6,192	0	6,704	8,381	0	98	153	0	1,509	1,886
3	38	263,800	791,400	10,000,000	258,300	0	9,105	11,383	0	15,809	19,764	0	346	541	0	3,685	4,606
4	39	263,800	1,055,200	10,000,000	402,400	0	14,030	17,545	0	29,839	37,308	0	871	1,362	0	7,201	9,004
5	40	263,800	1,319,000	10,000,000	554,800	0	19,635	24,562	0	49,475	61,871	0	1,806	2,823	0	12,361	15,458
6	41	263,800	1,582,800	10,000,000	715,800	0	25,862	32,367	0	75,336	94,238	0	3,300	5,160	0	19,484	24,372
7	42	263,800	1,846,600	10,000,000	885,800	0	32,673	40,918	0	108,010	135,156	0	5,519	8,633	0	28,908	36,173
8	43	263,800	2,110,400	10,000,000	1,064,900	0	40,049	50,195	0	148,059	185,352	0	8,647	13,531	0	41,000	51,328
9	44	263,800	2,374,200	10,000,000	1,253,600	0	47,977	60,192	0	196,036	245,544	0	12,880	20,165	0	56,155	70,336
10	45	263,800	2,638,000	10,000,000	1,452,200	0	56,457	70,914	0	252,493	316,458	0	18,432	28,877	0	74,794	93,741
20	55	263,800	5,276,000	10,000,000	4,075,400	0	176,055	226,562	0	1,417,309	1,799,525	0	206,927	328,413	0	577,610	733,379
30	65	0	5,276,000	10,000,000	5,477,300	0	255,976	343,691	0	3,601,037	4,678,044	0	788,627	1,280,614	0	1,972,396	2,562,305
50	85	0	5,276,000	10,000,000	8,165,900	0	510,165	762,410	0	11,112,049	15,393,006	0	4,055,898	7,023,059	0	9,073,988	12,569,775
70	105	0	5,276,000	10,000,000	9,615,400	0	1,028,061	1,751,284	0	26,115,467	39,567,907	0	13,345,004	25,274,000	0	25,111,067	38,046,125

- The Schedule is based on regulatory requirements and our actuarial results and other assumptions. The interest margin of low-range dividends shall not exceed zero, shall not represent the company's historical business performance and cannot be understood as expectations for the future. Actual dividends may be more or less than those as shown in the Schedule and are uncertain and non-guaranteed. In some year, dividend may be zero.
- Dividends of this product are divided into reversionary dividends and terminal dividend. Reversionary dividends is to be paid in the form of increased death benefit. For eligibility criteria and payment method for terminal dividend, it is to be paid all at once at the time of death of the insured after the first policy anniversary date, or is to be paid in the form of current increased cash value of the contract at the time of cancellation of insurance after the fifth policy anniversary date.
- The demonstration in the above Schedule will continue until the insured live to 105 years old; if the insured will be alive after the age of 105, we will continue assuming our insurance liabilities.
- The above data all were rounded to the nearest.

### Schedule II: Schedule of Rates of Allianz Sheng Shi Zhen Chuan Whole Life Insurance (Participating) (applicable to male)

Basic sum insured : RMB 10 million  
 Insurance period: Lifelong  
 Premium term: 20 years  
 Unit: RMB

Age	Premium grade A	Premium grade B	Premium grade C	Premium grade D	Premium grade E
30	233,800	227,100	214,600	212,300	205,700
35	263,800	256,300	242,200	239,600	232,200
40	298,300	289,600	273,600	270,600	262,200
45	337,900	327,900	309,400	306,000	296,400
50	383,900	372,100	350,500	346,600	335,500

There are standard rates in Premium grade A and preferred rates in Premium grade B-E. When applying, you shall choose "Apply for an applicable preferred rate" and have physical examination. We will determine a premium grade fit for you according to your own health conditions.

### Schedule III: The Insurance Plan for Allianz Huan Qiu Zhen Xiang Oversea Medical Insurance

Insurance plan	Plan 1 Basic plan	Plan 2 Standard plan	Plan 3 High-end plan
Regions covered	Excluding Greater China (Mainland China, Hong Kong, Macao and Taiwan, China)		
Insurance coverage	Malignant tumor (including carcinoma in situ and precancerous lesions)	Treatment of malignant tumor (including carcinoma in situ and precancerous lesions) Coronary artery bypass grafting Cardiac valve surgery Neurosurgical procedures Living organ transplantation Bone marrow transplantation	
Annual payment limit	RMB 3 million	RMB 6 million	RMB 12 million
Age at issue	0-64 years old, renewal allowed to 74 years old		
Annual deductible	N/A		
Medical expenses	Annual limit	No single highest limit set	
Daily hospitalization benefit	Annual limit	No such liability	RMB 600/day in a maximum period of 60 days
Travelling expenses	Annual limit	Maximum RMB60,000	No single highest limit set
		Tourist class as the highest aircraft cabin class; hard berth or second-class seat as the highest train class	
Accommodation costs	Annual limit	Maximum RMB60,000	No single highest limit set
		Four-star hotel as the highest hotel class	
Domestic medicine-related benefit	Annual limit	Overseas medical treatment with a duration of hospital stays of over 3 nights, and maximum reimbursement of RMB 300,000 for buying medicine after returning home	
Body repatriation expenses	Annual limit	Inclusive	
One-time expense for returning home	Annual limit/once in a lifetime	No such liability	RMB 120,000 (once in a lifetime)

- Malignant tumors that occur during the period of infection with AIDS virus or contraction of AIDS, and skin cancers other than malignant melanoma are not within the insurance coverage.
- Coronary stent implantation, cardiac catheter balloon dilatation, laser and radio-frequency technology and other non-thoracotomy interventional operations and endoscopic surgery are not within the insurance coverage.
- Living organ transplantation excludes the following organ or tissue transplantation: (1) Organ transplantation as a result of alcoholic liver diseases; (2) Autologous organ transplantation; (3) The insured donates his organ(s) to any third party; (4) Transplantation of organs from any dead donor; (5) Transplantation including stem cell therapy; (6) The organs used for transplantation are purchased.
- Cardiac valve surgery excludes arterial catheterization.
- On the day when a medical insurance claim is lodged, the insured shall meet the following conditions at the same time: The insured has Chinese nationality; and the insured has recently stayed in China for more than 270 days in the last 12 months.
- A waiting period refers to 90 days from 0 o'clock of effective date of medical insurance contract. At the time of renewal of insurance or when the insured needs any treatment listed in the insurance plan chosen by you because of any accident, the insured shall not be subject to the waiting period.
- See insurance terms and insurance contract for specific insurance coverage.

For the scope of liability exemption and the details of this insurance product, please see insurance contract. This publicity material is only used in understanding the insurance product. For details, the insurance contract shall prevail. This publicity material is printed by Allianz China Life Insurance Co., Ltd. in a unified manner. All rights reserved, all violators will be prosecuted. Allianz China Life Insurance Co., Ltd. reserves the right for final interpretation. Allianz Sheng Shi Zhen Chuan Insurance Product Plan is written in Chinese and English. If there is any discrepancy, the Chinese version shall prevail.

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## Allianz Sheng Shi Zhen Chuan Insurance Product Plan

Allianz China Life Insurance Co., Ltd.



#### Risk Disclosure:

This Plan is comprised of Allianz Sheng Shi Zhen Chuan Whole Life Insurance (Participating) and Allianz Huan Qiu Zhen Xiang Oversea Medical Insurance (Optional).

The main product is participating and the dividend distribution is uncertain. Dividends are distributed by two means—reversionary dividends and terminal dividend. See the Appendix for specific eligibility criteria for such dividends.

Products included in this Plan are issued and managed by Allianz China Life Insurance Co., Ltd. and any sales agency shall not assume any responsibility for investment, redemption and risk management of such products.