



Possibility of receiving payment of principal in cash without incurring any penalties:

If you choose to collect the benefit in cash, there are no penalties and taxation will be the same as any other financial product at a rate of 18% on the yield generated.

Legal maximum contribution limit:

8,000 € annually for all PIAS of a contributor.

This limit is independent of the contribution limits in other pension and savings plans.

For further information, please contact your insurance agent or broker.

Allianz, Compañía de Seguros y Reaseguros, S.A.

Customer Service
Tel. 932 277 599

www.allianz.es



Quality certificate in the design and contracting of insurance and the management.



CONSULT YOUR INSURANCE AGENT AND FIND OUT ABOUT THE ADVANTAGES OF ALLIANZ PIAS.

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Allianz PIAS

Long-term Systematic Individual Savings Plan

Allianz Seguros



Allianz PIAS

The new long-term, profitable and safe way of saving that will enable you to obtain a guaranteed income to help you enjoy a better future.

With Allianz PIAS there are many advantages

Guaranteed profitability:

We offer you a minimum technical interest rate for the entire contract period and each year we offer a new interest rate according to market interest rates, which is guaranteed to always be greater than the guaranteed minimum. In this way you will benefit when the interest rates are high and be protected when they are low.

Liquidity:

After the first year of the policy you will have access to your savings.

Possibility of establishing a life annuity:

At the end of the policy, we offer you the chance of establishing a life annuity with excellent conditions, to give you peace of mind in knowing that you have insured income for life.

Contribution example

Age when starting to contribute: 40
Age when starting to collect life annuity: 67

Contributing
180€/month¹ ▶ Estimated life annuity of 7,000€/year.
360€/month¹ ▶ Estimated life annuity of 14,000€/year.
¹ With geometric growth in contributions of 2% a year.

8,000€/year (Legal maximum) ▶ Estimated life annuity of 21,000€/year

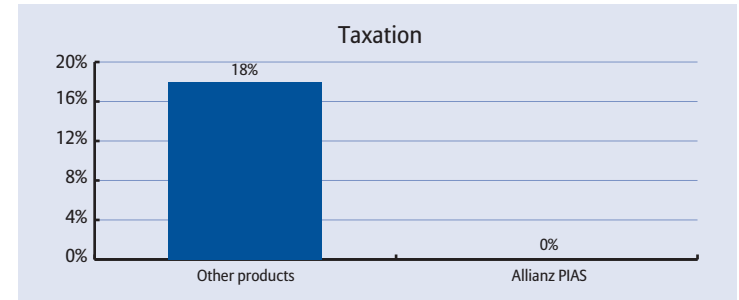
These figures are only estimates. The life annuity depends on market conditions at the time and the capital built up.



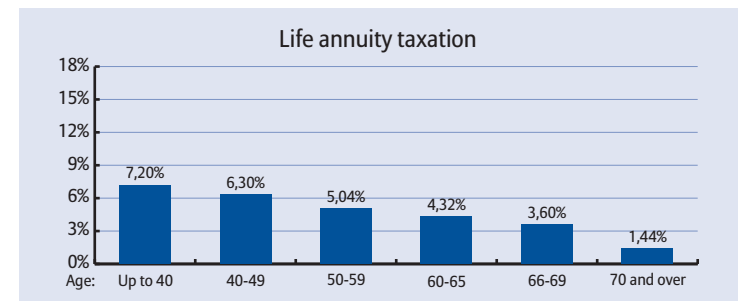
Attractive tax advantages:

If you decide to build up a life annuity, you will be able to enjoy the exclusive tax advantages granted by current legislation:

1. The profit generated by your money will not be subject to tax, whereas other financial products are taxed on 18% of yields.



2. The life annuity you receive will have important tax advantages, which could be taxed at as little as 1.44%



“Your money will be making a profit from the very beginning.”

Allianz PIAS