

Press

Allianz Lebensversicherung

Instead of zero or negative interest rates: Allianz sends strong signal to retirement-provision savers

- 3.4 percent for the "*Perspektive*" retirement provision concept
- Increased alternative investments
- Secure and sustainable investment with return opportunities

Allianz Lebensversicherungs-AG (Allianz Leben) continues to send a positive signal to all its retirement-provision savers: The total return on its life insurance policies remains above the 3% mark. Allianz will be offering all customers who have opted for the *Perspektive* retirement provision concept an overall interest yield of 3.4 percent. The overall interest rate for conventional life and pension insurance products amounts to 3.1 percent. As such, Allianz Leben is revising the overall interest yield downwards - but only by a modest 0.3 percentage points - following stable returns over the course of the past three years. The total yield includes the current return for *Perspektive* at 2.6 percent, and for *Klassik* at 2.5 percent.

"Overall return of 3.4% - despite the current environment of zero and negative interest rates: With this, we are making a strong statement to the retirement-provision savers in Germany. A positive message at the right time," states Markus Faulhaber, Chairman of the Board of Management at Allianz Leben. In addition to forward-looking products, excellent financial strength as well as global investment expertise combined with innovative and opportunity-oriented investments form the groundwork to this end. For some years now, Allianz Leben has been adjusting the capital investments to the extended period of low interest rates in order to generate yield opportunities for its customers - via globally diversified asset classes, an equity ratio that is well above-average, and a growing proportion of opportunity-oriented alternative investments. These include, for example, the financing of commercial real estate, infrastructure projects such as highways or train lines, or renewable energy. These alternative investments are not traded on the stock market, nor are they readily accessible to private investors.

The fall of 2019 saw the launch of a new product - "PrivateFinancePolice" - by Allianz Leben; here, the customer is granted targeted access to the upside potential offered by alternative investments as an additional provision concept. In this manner, Allianz is reinforcing these forms of investments - thereby benefiting all retirement-provision savers.

As a long-term investor, Allianz Leben has made the aspect of sustainability an integral part of its overall investment strategy. As a result, investment decisions systematically take into account criteria pertaining to ecological sustainability, social aspects as well as issues related to good corporate governance. In this conjunction, the yield and security of the customers' retirement provision funds constitute the most important investment objectives for Allianz Lebensversicherung.

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You can find **further press information from Allianz Deutschland AG** on our Internet portal at <https://www.allianzdeutschland.de/presse>.

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