

# Allianz FinanzPlan 2045 - A - EUR

Flexibly structured fund with capital build-up aligned to the target date



## Investment Objective

The fund aims to achieve capital growth by 31.12.2045. To this end, fund assets will initially be invested primarily in volatile instruments (in investment products relating to stock-market, commodity-futures, precious-metals, natural-resource, hedge-fund and private-equity indices as well as in emerging market securities). As the target date draws closer, the proportion of assets held in investments that tend not to fluctuate sharply in price (investment products relating to bond, money and real estate markets) will be increased. From the target date on, assets will be held mainly in relatively stable investments generating comparatively steady returns.

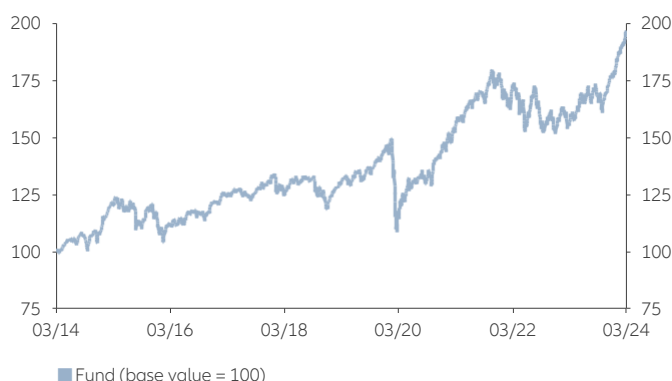


## Fund Manager

Andreas de Maria Campos  
(since 05/01/2016)

## Performance

### Over 10 Years <sup>1</sup>



### Annual Performance (%) <sup>1</sup>

|                         | Fund  |
|-------------------------|-------|
| 03/31/2014 - 03/31/2015 | 21.15 |
| 03/31/2015 - 03/31/2016 | -7.51 |
| 03/31/2016 - 03/31/2017 | 11.97 |
| 03/31/2017 - 03/31/2018 | -0.03 |
| 03/31/2018 - 03/31/2019 | 3.77  |
| 03/31/2019 - 03/31/2020 | -9.50 |
| 03/31/2020 - 03/31/2021 | 31.99 |
| 03/31/2021 - 03/31/2022 | 10.88 |
| 03/31/2022 - 03/31/2023 | -7.96 |
| 03/31/2023 - 03/31/2024 | 24.03 |

### Performance History (%) <sup>1</sup>

|      | YTD   | 1M   | 3M    | 6M    | 1Y    | 3Y    | 3Y p.a. | 5Y    | 5Y p.a. | 10Y   | 10Y p.a. | S. Inc. | S. Inc. p.a. | 2019  | 2020  | 2021  | 2022   | 2023  |
|------|-------|------|-------|-------|-------|-------|---------|-------|---------|-------|----------|---------|--------------|-------|-------|-------|--------|-------|
| Fund | 10.71 | 4.14 | 10.71 | 17.08 | 24.03 | 26.56 | 8.17    | 51.17 | 8.62    | 96.76 | 7.00     | 115.68  | 4.47         | 20.84 | -0.33 | 23.70 | -13.70 | 16.19 |

Past performance does not predict future returns.

## Key Information

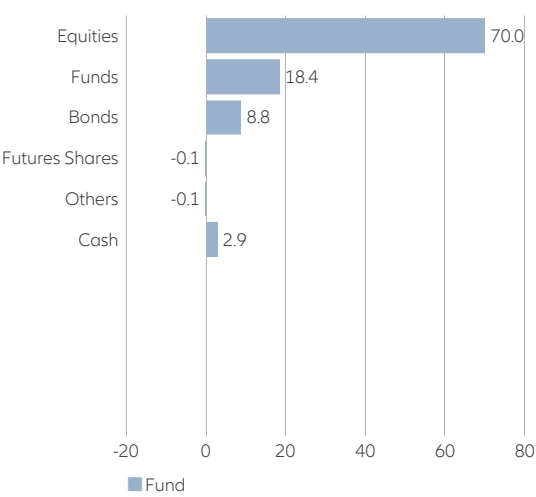
|                                   |  |
|-----------------------------------|--|
| ISIN / German security no.        | LU0239369506 / A0H 0T2                                   |
| Bloomberg Ticker / Reuters Ticker | DITFP45 LX   |
| Benchmark <sup>2</sup>            | No Benchmark   |
| EU SFDR Category <sup>3</sup>     | Article 8  |
| Management company                | Allianz Global Investors GmbH, Luxembourg                |
| Investment manager                | Allianz Global Investors GmbH                            |
| Custodian bank                    | State Street Bank International GmbH - Luxembourg branch |
| Launch date                       | 09/01/2006   |
| Net assets                        | 155.12 mn. EUR   |
| Share class volume                | 1.18 mn. EUR   |
| Financial year end                | 3/31/  |
| Distribution payout on 07/17/2023 | 2.905 EUR  |
| Distribution frequency            | annually   |
| Registered for sale in            | DE, ES, LU   |
| Number of Holdings                | 445  |

## Risk/ Return Ratios

|                             | 3 Years | 5 Years |
|-----------------------------|---------|---------|
| Sharpe ratio <sup>4</sup>   | 0.59    | 0.63    |
| Volatility (%) <sup>5</sup> | 11.46   | 12.59   |

Portfolio Structure <sup>6</sup>

Asset Allocation Breakdown (%)



Top 10 Holdings (%)

|                              |       |
|------------------------------|-------|
| ALLIANZ DYN ALL PLS EQ-WT9 E | 16.22 |
| NVIDIA CORP                  | 3.01  |
| MICROSOFT CORP               | 2.94  |
| AMAZON.COM INC               | 2.68  |
| ALLIANZ EURO MICRO CAP-ITE   | 2.22  |
| ALPHABET INC-CL A            | 1.68  |
| NOVO NORDISK A/S-B           | 1.39  |
| JPMORGAN CHASE & CO          | 1.21  |
| UNITEDHEALTH GROUP INC       | 1.13  |
| NOVARTIS AG-REG              | 1.08  |
| Total                        | 33.56 |

Fee Structure

|                                   |      |
|-----------------------------------|------|
| Front-end load (%) <sup>7</sup>   | 4.00 |
| All-in fee in % p.a. <sup>7</sup> | 1.55 |
| TER (%) <sup>8</sup>              | 1.62 |

## Opportunities

- + Several asset classes with attractive capital gains potential
- + Steady interest income on bonds and money market instruments, capital gains opportunities on declining interest rates
- + Relatively steady income from real estate
- + Currency gains on global investments possible
- + Tapping of special expertise through fund-of-fund concept

## Risks

- Above-average volatility of assets with high return potential, losses possible. The fund unit price may be subject to increased volatility.
- Interest rates vary, bonds suffer price declines on rising interest rates
- Value of real estate investments may fluctuate
- Currency losses on global investments possible
- Target fund performance may be weaker than expected

## FOR FUND DISTRIBUTORS AND PROFESSIONAL INVESTORS ONLY

- 1) Calculated at the net asset value, excl. front-end load, distributions reinvested. Calculation according to method as defined by BVI, the German Fund Companies Association. **Any front-end loads reduce the capital employed and the performance.**
- 2) Benchmark history: until 12/08/2021 82% MSCI AC World (ACWI) + 13% J.P. MORGAN Government Bond (GBI) EMU + 5% J.P. MORGAN EMU Excl. Peripheral 1-3 Year (in EUR), until 18/02/2020 no Benchmark (EUR)
- 3) SFDR: EU Sustainable Finance Disclosure Regulation. Information accurate at time of publishing.
- 4) The Sharpe ratio states the relationship between the return generated by the fund and the investment risk. The fund's excess return versus the risk-free market rate is compared to volatility. Negative values are not meaningful.
- 5) Volatility measures the fluctuation range of the fund's performance over a specified period of time.
- 6) This is for guidance only and not indicative of future allocation.
- 7) If the acquisition of Fund units is subject to a sales charge, up to 100% of such sales charge may be collected by the distributor; the exact amount shall be mentioned by the distributor as part of the investment advisory process. This also applies to any payment by the Management Company of an ongoing distribution fee from the all-in fee to the distributor. The all-in fee includes the expenses previously called management, administration and distribution fees.
- 8) TER generally: Total cost (except transaction costs) charged to the fund during the last financial year. TER for funds-of-funds: The costs incurred by the fund itself (except transaction costs). Since the fund held other investment units ("target funds") in the reporting period, further costs, charges and fees may have been incurred at the level of the target fund.

### Disclaimer

Investing involves risk. The value of an investment and the income from it may fall as well as rise and investors might not get back the full amount invested. Investing in fixed income instruments may expose investors to various risks, including but not limited to creditworthiness, interest rate, liquidity and restricted flexibility risks. Changes to the economic environment and market conditions may affect these risks, resulting in an adverse effect to the value of the investment. During periods of rising nominal interest rates, the values of fixed income instruments (including positions with respect to short-term fixed income instruments) are generally expected to decline. Conversely, during periods of declining interest rates, the values of these instruments are generally expected to rise. Liquidity risk may possibly delay or prevent account withdrawals or redemptions. Allianz FinanzPlan 2045 is an open-ended investment fund organised under the laws of Luxembourg. The value of the fund units/shares may be subject to elevated volatility. Past performance does not predict future returns. If the currency in which the past performance is displayed differs from the currency of the country in which the investor resides, then the investor should be aware that due to the exchange rate fluctuations the performance shown may be higher or lower if converted into the investor's local currency. This is for information only and not to be construed as a solicitation or an invitation to make an offer, to conclude a contract, or to buy or sell any securities. The products or securities described herein may not be available for sale in all jurisdictions or to certain categories of investors. This is for distribution only as permitted by applicable law and in particular not available to residents and/or nationals of the USA. The investment opportunities described herein do not take into account the specific investment objectives, financial situation, knowledge, experience or specific needs of any particular person and are not guaranteed. The Management Company may decide to terminate the arrangements

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