

# ALLIANZ GUARANTEED INCOME FOR LIFE

Financial certainty today, guaranteed income for life

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Allianz Retire+



# The growing need for certainty

**Australians are living longer and more active lives. However, this may lead to the uncertainty of not knowing how long they will need a regular income to fund their lifestyle and if or when they are likely to need access to lump sum money for unplanned health, aged care or other expenses.**

When it comes to planning for and financing their retirement, Australians shouldn't have to worry about tomorrow's 'what ifs', market volatility and whether they'll have enough money for the future.

At Allianz Retire+, we have brought together the expertise of the centres of excellence within the Allianz Group to develop retirement solutions that will provide the peace of mind that comes from a secure, guaranteed lifetime income, with the flexibility to access capital if needed\*.

## Introducing Allianz Guaranteed Income for Life (AGILE)

AGILE is a long-term retirement income solution that enables the growth of your clients' retirement savings, ensures they have control and flexibility over their savings, and gives them total peace of mind knowing they will have a guaranteed regular income for the rest of their life.

**AGILE is designed to help you and your clients meet two goals specific to investing in retirement:**



**Potential to grow retirement savings**  
whilst reducing or  
limiting investment risk



**Securing the certainty**  
of a stable and sustainable  
guaranteed income for life

\* During both Growth and Lifetime Income Phases, investors are free to make Full or Partial Withdrawals from their Investment Value at any time. During the Growth Phase, investors have access to a Free Withdrawal Amount equal to 5% of their initial Investment Amount, available annually. Withdrawals in the first 10 years may be subject to a Market Value Adjustment. Withdrawals will also reduce potential Lifetime Income Payments. If the Age Pension+ Option is selected, the available Withdrawal Value will be limited to the maximum amount allowable under the social security Capital Access Schedule, and investors will no longer have access to the Free Withdrawal Amount.



Experience the  
next-generation  
investment solution  
from Allianz Retire+

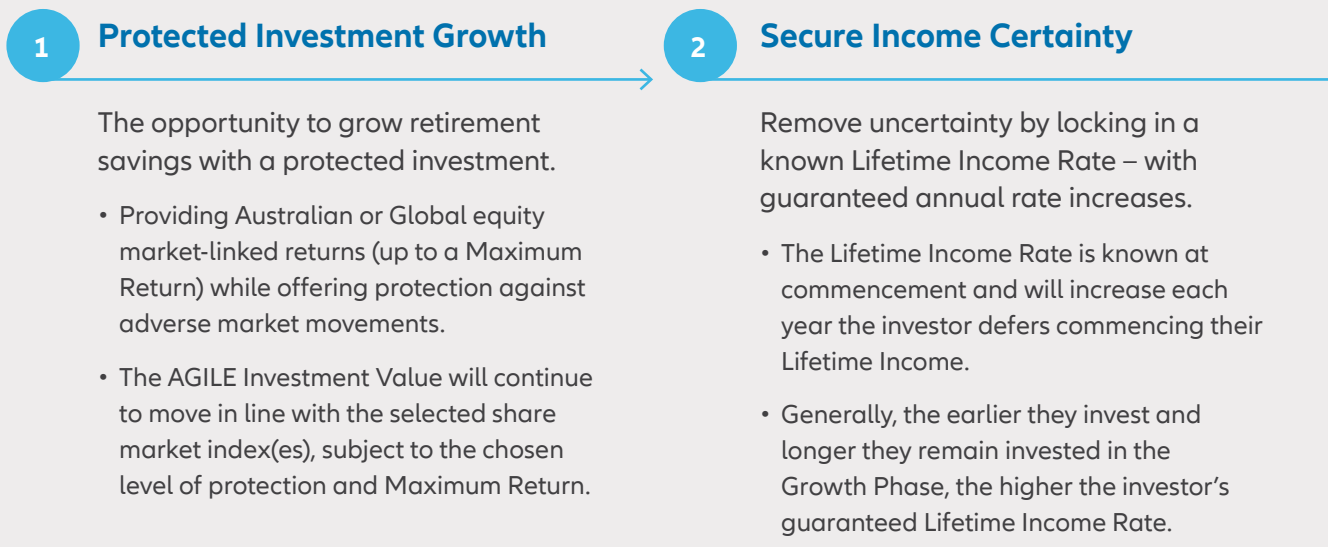




# Growth Phase

## Build Retirement Savings

AGILE's Growth Phase is designed to provide investors with the potential to safely grow retirement savings and maximise the guaranteed Lifetime Income they will receive in the future.



### Age Pension+ Option

Upon meeting certain conditions during the Growth Phase, an investor can choose the Age Pension+ Option, which may qualify them for additional Age Pension eligibility due to their AGILE investment being subject to a reduced assets test treatment. Note that this election would vary the death, withdrawal and lifetime income payable from AGILE.

**Access to Investment Value at any time\*** for both Growth and Lifetime Income Phases .....

# AGILE comprises two key stages – the Growth Phase and Lifetime Income Phase

## Lifetime Income Phase

### Receive a Guaranteed Lifetime Income

With AGILE, the investor is in control. That's why they choose when to move into the Lifetime Income Phase – it can be as early as three years from their Commencement Date.

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#### Flexible Income Commencement

Start the guaranteed lifetime income when ready.

- Investors choose when they start to receive their Lifetime Income; it can be as early as three years from their Commencement Date.
- The income received will be determined by multiplying their Investment Value on the Lifetime Income Commencement Date by their Lifetime Income Rate<sup>#</sup>.
- The investor's guaranteed Lifetime Income will continue for the rest of their life, even after their Investment Value reduces to zero.

<sup>#</sup>Lifetime Income Rates will vary, depending on whether the investor chooses to receive Rising or Fixed payments, whether the investor has selected the Age Pension+ Option and whether the Investor has selected the Spouse Insured Option.

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#### Income Options

Choose either Fixed or Rising lifetime income payments and a Spouse Insured option.

##### 1. Lifetime Income – Fixed

Investors receive a consistent and dependable income for life and enjoy the reassurance of knowing exactly how much they'll receive for each payment.

##### 2. Lifetime Income – Rising

Investors receive a guaranteed income for life, plus opportunities for annual payment increases based on positive index returns (up to a Maximum Return).

##### 3. Spouse Insured Option

Investors can also have income payments continue for the life of a Surviving Spouse in the event of death of the Life Insured.

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## About Allianz Retire+

**We are an Australian company dedicated to developing retirement products to meet the unique needs of Australian retirees.**

We have brought together Allianz' world-class insurance know-how with PIMCO's unrivalled investment expertise to deliver security and stability throughout retirement.

Our combined heritage, longstanding stability and global reach ensures that our retirement products can last a lifetime and evolve with the ups and downs of the market and the changing needs of our clients.

### Ready for AGILE?

#### Get in touch

For more information, speak to your Business Development Manager or contact us at:

w. [allianzretireplus.com.au](http://allianzretireplus.com.au)

p. 1300 421 060 (between 8.30am and 5.30pm AET, Mon-Fri)

e. [enquiries@allianzretireplus.com.au](mailto:enquiries@allianzretireplus.com.au)



## Allianz Retire+

This material is issued by Allianz Australia Life Insurance Limited, ABN 27 076 033 782, AFSL 296559 (Allianz Retire+). Allianz Retire+ is a registered business name of Allianz Australia Life Insurance Limited.

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Allianz Australia Life Insurance Limited is the issuer of Allianz Guaranteed Income for Life (AGILE). Prior to making an investment decision, investors should consider the relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD) which are available on our website ([www.allianzretireplus.com.au](http://www.allianzretireplus.com.au)). AR2024-12\_KKSW-C2807-A