

# PROTECTED INVESTMENT OPTIONS

**Allianz Guaranteed Income for Life (AGILE) is a retirement income solution that brings increased certainty to retirement.**

AGILE provides the opportunity to grow your retirement savings, ensures you have control and flexibility and gives you total peace of mind knowing you will have a guaranteed, regular income for the rest of your life.

**Allianz Guaranteed Income for Life (AGILE) provides Australian or global equity market-linked returns (up to a Maximum Return) while offering protection against adverse market movements.**

During the **Growth Phase** of AGILE, investors have the opportunity to grow their investment value by allocating their investment across four Protected Investment Options:



Australian Equity Index  
Partial Protection: Initial 10%



Australian Equity Index  
Total Protection



Global Equity Index  
Partial Protection: Initial 10%



Global Equity Index  
Total Protection

Upon entering the **Lifetime Income Phase**, only the Australian Equity Index - Total Protection option is available.



Australian Equity Index  
Total Protection

## 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.

## There are three components to each Protected Investment Option

### 1 The **equity index** that helps determine your annual investment return

AGILE investors can gain exposure to returns linked to two equity indexes:

#### Australian Equity Index

The Australian Equity Index investment option provides returns based on the movement of the S&P/ASX 200\* Total Return Index.

#### Global Equity Index<sup>1</sup>

The Global Equity Index investment option provides returns based on the movement of the MSCI World Net in Australian Dollar Index (subject to the chosen level of protection and the relevant maximum return - see below).

**These equity indexes give you access to the growth potential required to maximise your retirement income.**

### 2 The **level of protection** that reduces or eliminates any losses of the equity index

Investors can choose between two levels of protection, each of which is designed to reduce losses in the event of a market downturn, helping you preserve your retirement savings:

#### Total Protection

Total Protection ensures your annual return will never be negative<sup>2</sup>. You have no exposure to market losses under this protection option.

#### Partial Protection: Initial 10%<sup>1</sup>

Partial Protection: Initial 10% protects you from the first 10% of an annual market loss. While the first 10% of negative index returns in any given year will be absorbed, you will be exposed to losses should the index fall beyond -10%.

**This protection can help to safeguard you from the corrections and downturns that reduce your income in retirement.**

### 3 The **maximum return** that is the upper limit of your potential gains

The protection benefits can limit or even eliminate losses that would otherwise result from falls in the sharemarket.

This creates a trade-off where each protection option has an associated Maximum Return on the potential return that can be achieved over a 12-month period.

The greater the level of protection, the lower the Maximum Return.

On each anniversary date, we reset the Maximum Returns for the next year. These may be higher or lower than the Maximum Returns set in the previous year, but will never be lower than the Guaranteed Minimums which are set at the Commencement Date and apply for the duration of your investment.

1. Only the Australian Equity Index - Total Protection option is available in the Lifetime Income Phase.  
2. Annual Return is before product fees, lifetime income premiums and taxes (if applicable).

## Frequently asked questions

<b>How is my AGILE Annual Return calculated?</b>	<p>To determine your Annual Return, we will calculate the overall change in the relevant equity market index from your AGILE commencement date or most recent anniversary date (whichever is later) to the next anniversary date.</p> <p>The Annual Return will depend on the annual percentage change of the index subject to the Maximum Return and level of protection of your chosen Protected Investment Option.</p> <p>Annual Returns are calculated before product fees, lifetime income premiums and taxes (where applicable).</p>
<b>Where can Maximum Returns be viewed?</b>	<p>Maximum returns and related information are available on our website at <a href="http://allianzretireplus.com.au">allianzretireplus.com.au</a></p>
<b>How often do Maximum Returns change?</b>	<p>Maximum Returns are updated monthly and published on our website.</p> <p>For AGILE investors, Maximum Returns are confirmed at commencement and reset annually on the anniversary date of their investment. The published Maximum Returns applicable at that time will be applied to the selected Protected Investment Option(s).</p>
<b>Do Protected Investment Options differ between the Growth and the Lifetime Income Phases?</b>	<p>During the Growth Phase you can invest in one, some or all of the available Protected Investment Options.</p> <p>During the Lifetime Income Phase, only the Australian Equity Index - Total Protection option is available. This Protected Investment Option may have a different Maximum Return than the Growth Phase equivalent option.</p>
<b>Can I make withdrawals?</b>	<p>You are free to make full or partial withdrawals at any time.</p> <p>During the Growth Phase, you have access to a Free Withdrawal Amount equal to 5% of your initial Investment Amount, available annually. Withdrawals in the first 10 years may be subject to a Market Value Adjustment. Withdrawals will also reduce your potential Lifetime Income Payments.</p> <p>If you choose the Age Pension+ Option, it's important to be aware that there are additional impacts associated with making a withdrawal. From commencement of the Age Pension+ Option, you can no longer access the Free Withdrawal Amount in the Growth Phase and your Withdrawal Value will be limited to a legislated maximum referred to as the Capital Access Schedule.</p>
<b>What happens if I pass away?</b>	<p>The remaining Investment Value is paid out upon the death of the Life Insured.</p> <p>If the Age Pension+ Option is chosen, the amount payable on death will be subject to a maximum known as the Age Pension+ Maximum Benefit on Death, which may be greater or less than the Investment Value at that time.</p> <p>If the Spouse Insured Option is chosen, in the event of death of the Life Insured, the Investor will continue to receive the Lifetime Income Payments for the remaining lifetime of the Surviving Spouse, or the Investor may choose a lump sum payment.</p>

## Ready for AGILE?

At Allianz Retire+ we are passionate about helping Australians live their best life possible in retirement. Speak with your financial adviser or contact us at:

w. [allianzretireplus.com.au](https://www.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)

Refer to the AGILE Product Disclosure Statement (PDS) for the definition of all capitalised terms.

Diagrams and examples in this document are not exhaustive. The data, assumptions and outcomes shown are hypothetical and designed to illustrate the product concept. They are not reflective of real life examples and should not be relied on as indicative of any actual product performance, capital or income return.

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