



# FUTURE SAFE

*Giving retirees and  
investors peace of mind*

## Helping to protect your wealth

With Future Safe, you can keep your savings invested with the peace of mind of knowing your range of returns for the year ahead upfront. And, the best part is that you can get market exposure while limiting your market losses.

But how do you know if Future Safe can meet these promises?

## 1 Our heritage

Allianz Retire+ is part of Allianz Group which has been delivering financial stability and security to people around the world for 130 years.

Allianz Group customers benefit from a broad range of personal and corporate insurance services, ranging from property, life and health insurance to assistance services to credit insurance and global business insurance. Allianz Group has over 147,000 employees in more than 70 countries, and insures more than 3.5 million Australians.

PIMCO Australia is part of the PIMCO Group, one of the largest investment managers in the world. Its investment process emphasises well researched fundamental economic and credit analysis to identify value in market sectors and individual securities. As at September 2020, the PIMCO Group manages \$2.02 trillion assets. PIMCO Australia provides investment management and other support services to Allianz Retire+. The PIMCO Group is majority owned by Allianz SE.

Allianz Retire+ also draws on the capabilities of Allianz Investment Management LLC, who provide the investment expertise to manage the exposure Future Safe has to sharemarket performance.

We've combined Allianz's world-class insurance and investment know-how with PIMCO's unrivalled investment savvy to create Allianz Retire+.

## 3 We are prudentially regulated

Our operations, including our obligations to you, are regulated by two independent bodies:

1. Australian Securities & Investments Commission (ASIC)
2. Australian Prudential Regulation Authority (APRA).

ASIC requires that we provide our services efficiently, honestly and fairly, including specific obligations in relation to:

- conduct towards our customers
- disclosure of the details of our products and what we do
- adequacy of our financial, technological and human resources
- compliance with applicable laws and regulations
- managing conflicts of interest.

APRA is tasked with protecting the interests of depositors, policy owners and superannuation fund members. It is the same authority that regulates banks.

We have a process in place to top up the level of assets in our Statutory Fund with our own money should assets fall below our obligations to policy owners. APRA supervises this requirement and has the authority to take action in the interest of our policy owners.

## 2 The benefit of downside protection

Future Safe offers a range of protection options, expressed as Caps and Floors. When you choose your Floor, you're buying downside protection. This means you are protecting your investment against the impact of a falling sharemarket. You can't lose more than the selected floor (before the annual product fee and any applicable taxes), even if the market falls further. That's our promise to you.

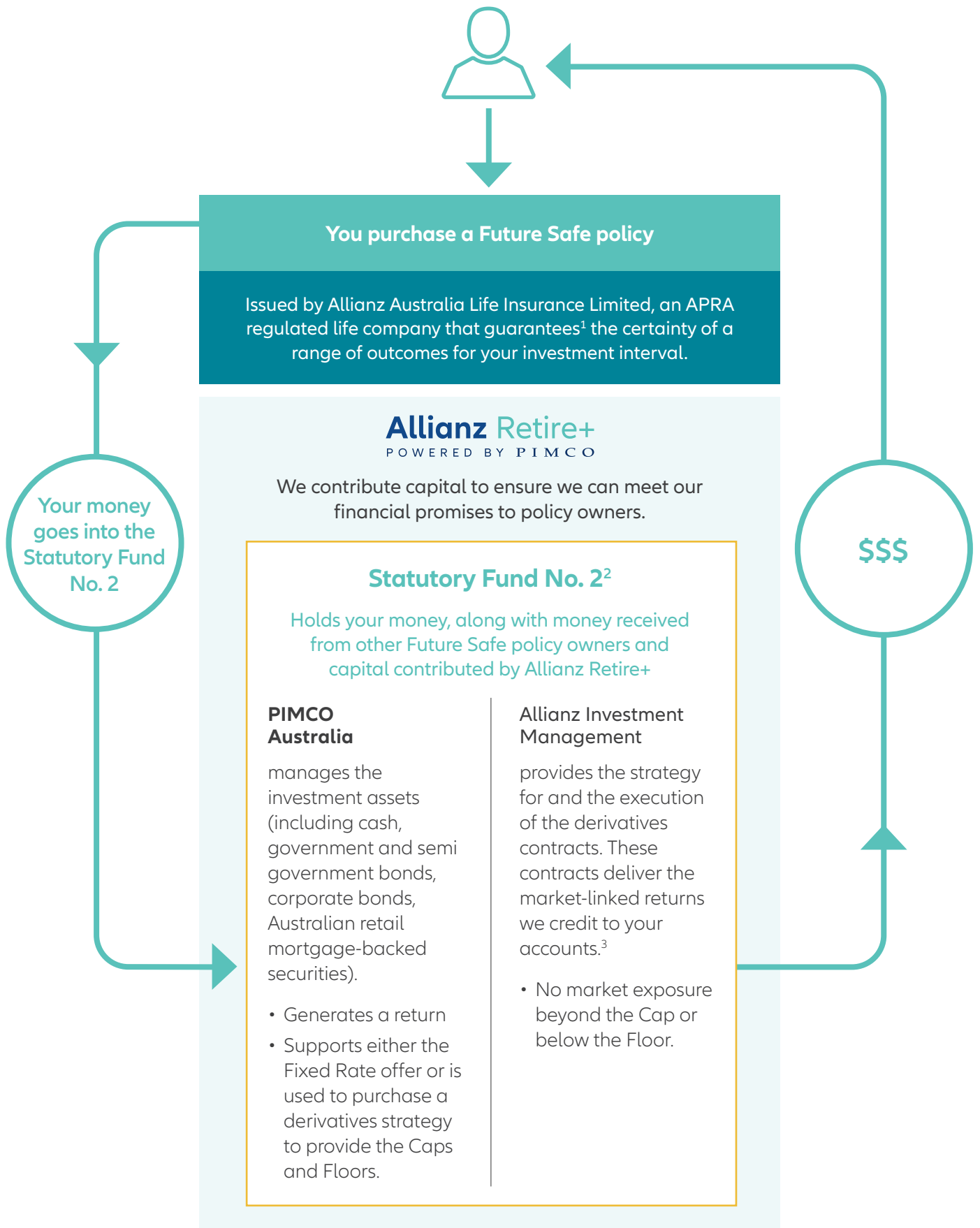
Each Floor has a corresponding Cap, which represents the maximum return the investment option can achieve in that year. The greater the level of protection chosen, the lower the Cap.

## 4 We mitigate risks

We have a prudential capital regime that is enforced by APRA to mitigate risk to Future Safe policy owners. This means we are required to:

- Keep the policy owners' assets in a segregated statutory fund (Statutory Fund No. 2), so they can only be used for the benefit of policy owners.
- Have adequate capital reserves in the statutory fund to withstand a significant financial market shock event.

# HOW YOUR MONEY IS INVESTED



1. Use of the word "guarantee" in this material refers to an assurance that certain conditions will be fulfilled by Allianz Retire+, in relation to the product terms in the PDS.

2. Regulated by APRA

3. Derivatives contract is a financial instrument that derives its value from its underlying assets' performance returns.

# PEACE OF MIND

This is how Allianz Retire+ can provide peace of mind to you:



Registered life insurer and regulated by ASIC and APRA to ensure our financial promises are met.



Required to hold capital and have risk management and governance practices that are appropriate for the sound and prudent management of your investment.



Holding capital locally, above APRA's minimum requirements, to meet all your current and future payments.



Segregated Allianz Retire+ Statutory Fund No. 2 that can only be used for the benefit of policy owners.



Guaranteed minimum levels for Future Safe's Caps and Fixed Rates<sup>4</sup>.

*4. Minimum Caps are determined at the commencement of each Investment Interval and apply for the full duration of that Investment Interval.*

## Contact us

For more information, visit our Website [allianzretireplus.com.au](https://allianzretireplus.com.au) or speak to your financial adviser.

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