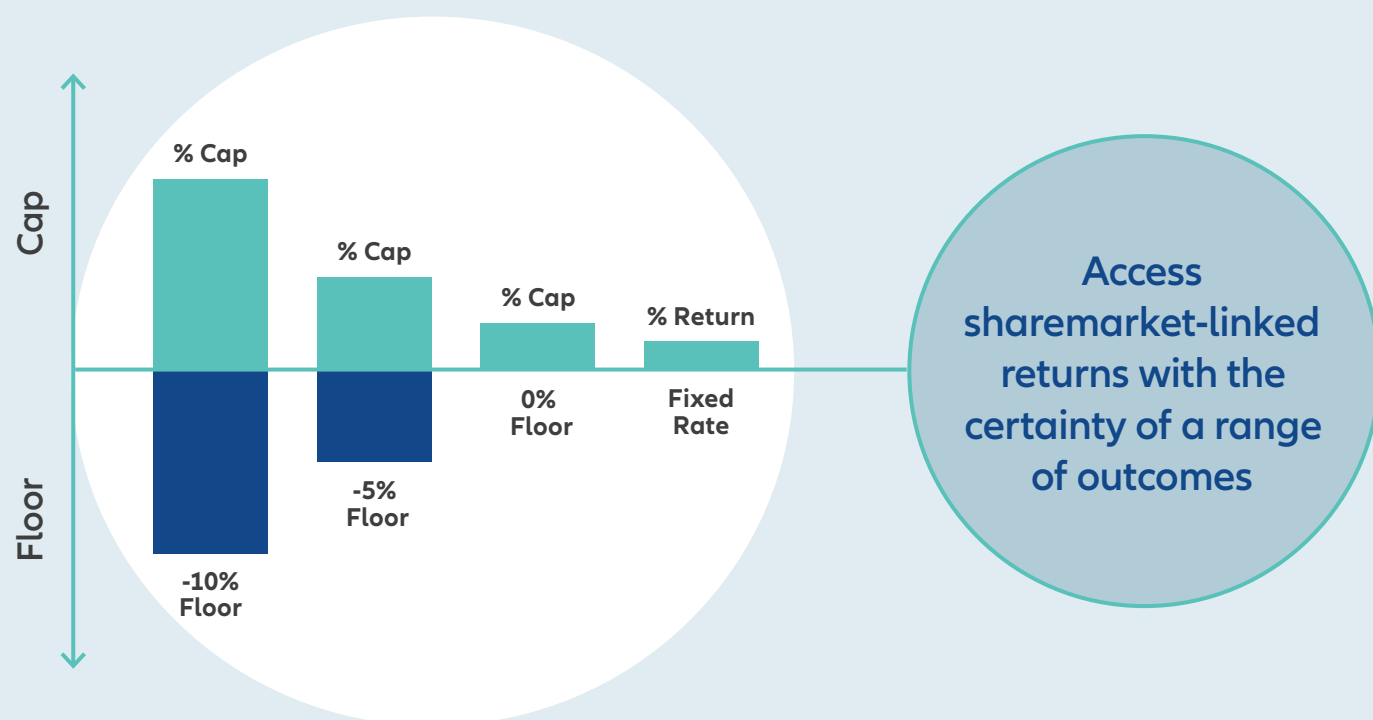




# FUTURE SAFE

*How it works*

# FUTURE SAFE PRODUCT FEATURES



Three protection options (-10%, -5% or 0%)



Choose investments linked to domestic or international equity returns, or a fixed rate



7 or 10 year investment interval



Annual re-election of protection and investment options



0.80% pa product fee<sup>1</sup>



Ability to draw regular income<sup>2</sup>



Elect beneficiaries and lives insured



Product is issued by an APRA regulated life company

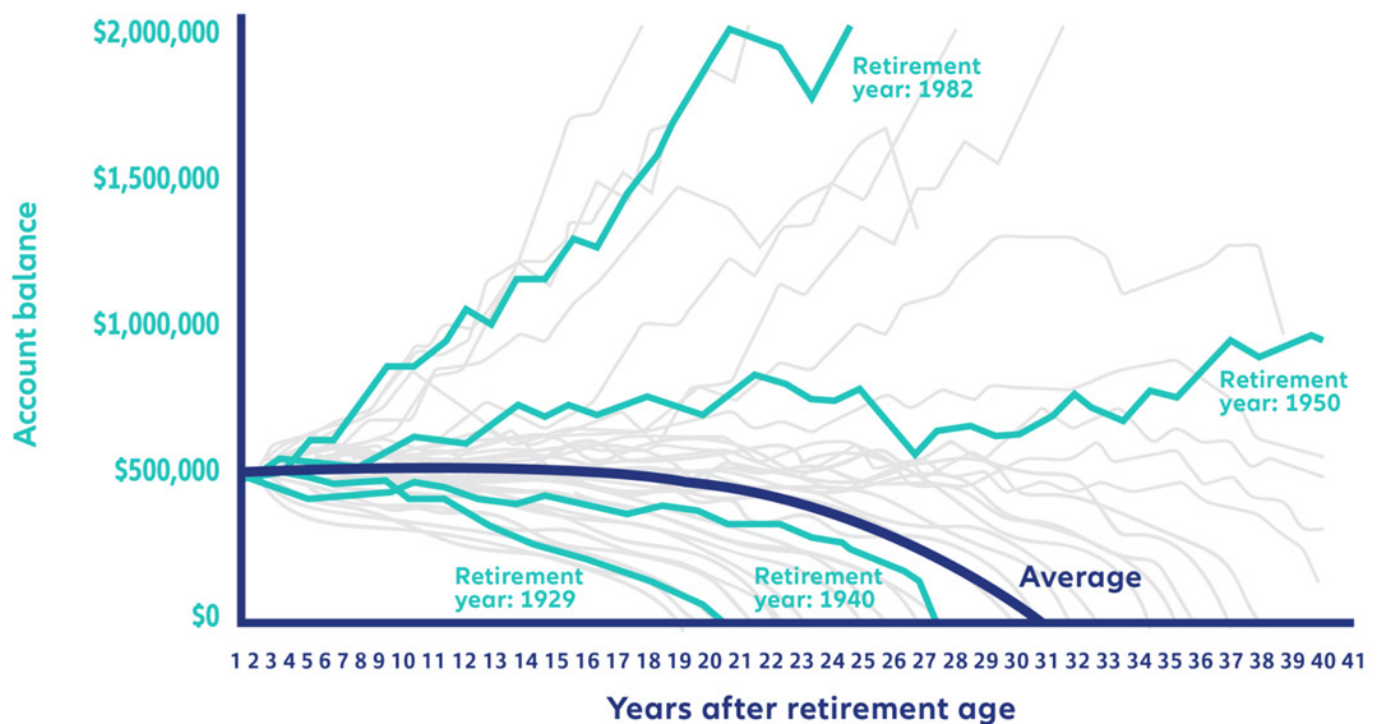
1. Inclusive of GST, if any. Other fees and costs may apply, please refer to the Future Safe product disclosure statement.

2. Future Safe includes a Free Withdrawal Amount which sets the amount that can be withdrawn free of charge in each policy year. Amounts above this are subject to a Market Value Adjustment charge, which may be significant, particularly in the early years of your investment.

# THE BIRTHDAY LOTTERY

*The year in which you were born, and therefore retire, has a significant impact in terms of how long your retirement income will last.*

\$500,000 invested in a diversified, multi-sector balanced portfolio - rebalanced annually.  
Income of 5% is drawn in year one, then an amount adjusted by 3% for inflation.



Source: Wealth Benchmarks

## YEARS TO RECOVERY

*It can take years to recover from a market correction. In some cases a portfolio may never recover.*

5% of initial investment amount is drawn as income each year.

Loss	Annual Return				
	3%	6%	8%	10%	12%
	Years to recovery				
-10%	Never	21.58	4.42	2.50	1.75
-20%	Never	Never	11.17	5.83	4.00
-30%	Never	Never	25.75	10.58	6.83
-40%	Never	Never	Never	19.58	11.25
-50%	Never	Never	Never	Never	20.17

## MATCH FUTURE SAFE TO YOUR RISK PROFILE

*You can choose a Future Safe Floor that aligns with your risk profile and/or investment objectives.*

Floor	Security	Growth Potential
0%		
-5%		
-10%		

# FUTURE SAFE IN ACTION<sup>1</sup>

Explore the mechanics, features and benefits of Future Safe.

## Steps to complete activity:

1. Choose an Investment Interval (7 or 10 years).
2. Choose a Floor for each year. Add to chart.
3. Complete 'First Year Caps' table below using the current Caps & Fixed Rates sheet. Add to chart for year 1.
4. Assume the Caps for year 2 onwards<sup>2</sup>. Add to chart.
5. Assume the index returns for year 4 onwards. Add to chart.
6. Complete table to determine Future Safe returns.

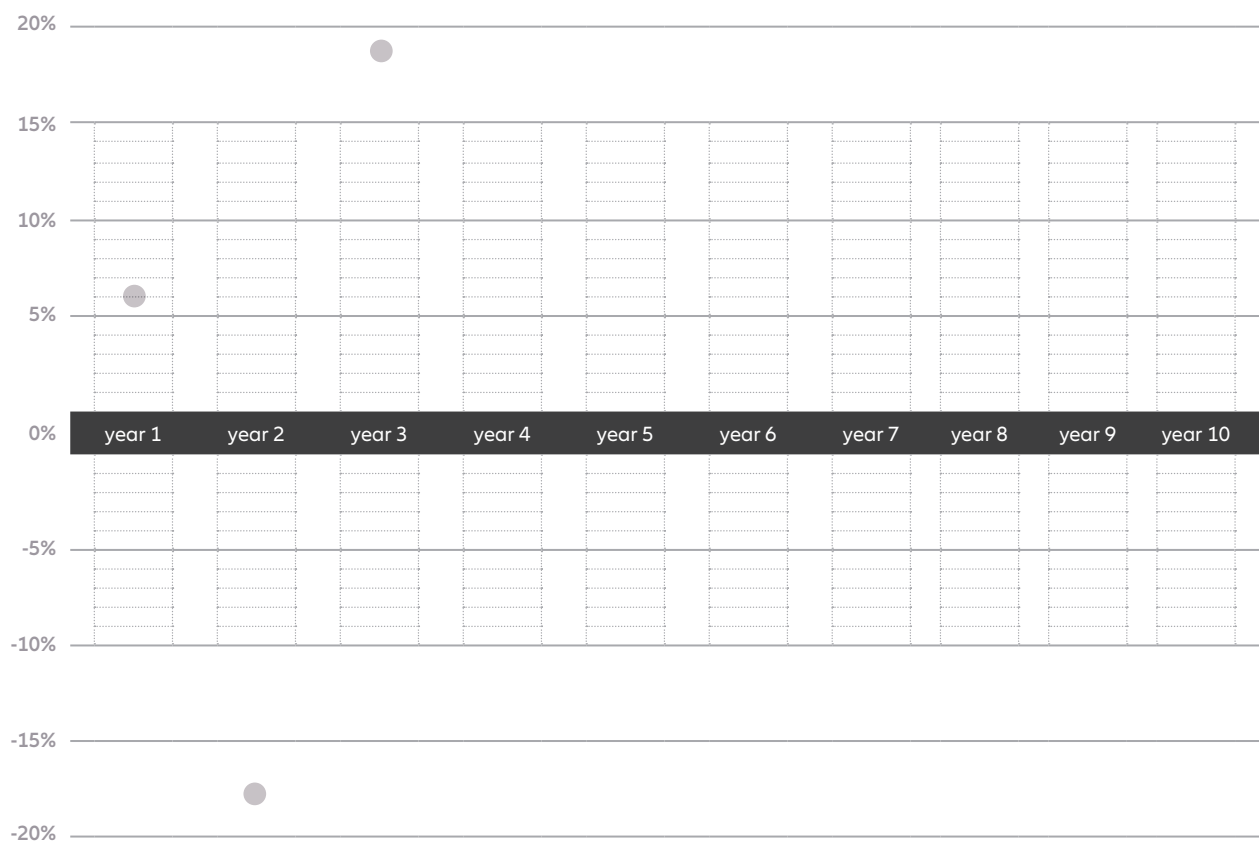
## First Year Caps<sup>2</sup>

Refer to current *Caps & Fixed Rates* sheet.

Cap			
Floor	0%	-5%	-10%

1. This data and diagram is not based on past or predicted performance, rates, caps or returns. It is only to be used to demonstrate the features and operation of Future Safe. Returns will change over the term of your policy. Interest credited to your account is before the deduction of the annual product fee and any applicable taxes.

2. Caps change monthly (annually for policy holders). Caps used in this example are for illustration purposes only.



Index return (%) →

+6%

-18%

+19%

Future Safe return (%) →

Difference (%) →

At the end of an Investment Interval you can apply for an additional Investment Interval or withdraw your account balance.



## Contact us

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



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