Allianz Retire+

Allianz Guaranteed Income for Life
Guaranteed Minimums

Guaranteed Minimums for AGILE investments with a commencement date between: **01/11/2026 and 30/11/2026.**

Protected Investment Option	Guaranteed Minimum
Australian Equity Index – Total Protection	0.25%
Australian Equity Index – Partial Protection: Initial 10%	0.50%
Global Equity Index – Total Protection	0.25%
Global Equity Index – Partial Protection: Initial 10%	0.50%

- The Maximum Return in any given year will never be lower than the Guaranteed Minimums.
- The Guaranteed Minimums are set at the Commencement Date and apply for the full duration of your investment.
- The Guaranteed Minimums quoted above are applicable for new investors. Existing investors should refer to their Investor Certificate for confirmation of their applicable Guaranteed Minimums.

Period	Protected Investment Option			
	Australian Equity Index – Total Protection	Australian Equity Index – Partial Protection: Initial 10%	Global Equity Index – Total Protection	Global Equity Index – Partial Protection: Initial 10%
01/10/2026 – 31/10/2026	0.25%	0.50%	0.25%	0.50%
01/09/2026 – 30/09/2026	0.25%	0.50%	0.25%	0.50%
01/08/2026 – 31/08/2026	0.25%	0.50%	0.25%	0.50%
01/07/2026 – 31/07/2026	0.25%	0.50%	0.25%	0.50%
01/06/2026 – 30/06/2026	0.25%	0.50%	0.25%	0.50%
01/05/2026 – 31/05/2026	0.25%	0.50%	0.25%	0.50%
01/04/2026 – 30/04/2026	0.25%	0.50%	0.25%	0.50%
01/03/2026 – 31/03/2026	0.25%	0.50%	0.25%	0.50%
01/02/2026 – 28/02/2026	0.25%	0.50%	0.25%	0.50%
01/01/2026 – 31/01/2026	0.25%	0.50%	0.25%	0.50%
01/12/2025 – 31/12/2025	0.25%	0.50%	0.25%	0.50%
01/11/2025 – 30/11/2025	0.25%	0.50%	0.25%	0.50%
01/10/2025 – 31/10/2025	0.25%	0.50%	0.25%	0.50%
01/09/2025 – 30/09/2025	0.25%	0.50%	0.25%	0.50%

Allianz Retire+

Period	Protected Investment Option			
	Australian Equity Index – Total Protection	Australian Equity Index – Partial Protection: Initial 10%	Global Equity Index – Total Protection	Global Equity Index – Partial Protection: Initial 10%
01/08/2025 – 31/08/2025	0.25%	0.50%	0.25%	0.50%
01/07/2025 – 31/07/2025	0.25%	0.50%	0.25%	0.50%
01/06/2025 – 30/06/2025	0.25%	0.50%	0.25%	0.50%
01/05/2025 – 31/05/2025	0.25%	0.50%	0.25%	0.50%
01/04/2025 – 30/04/2025	0.25%	0.50%	0.25%	0.50%
01/03/2025 – 31/03/2025	0.25%	0.50%	0.25%	0.50%
01/02/2025 – 28/02/2025	0.25%	0.50%	0.25%	0.50%
01/01/2025 – 31/01/2025	0.25%	0.50%	0.25%	0.50%
01/12/2024 – 31/12/2024	0.25%	0.50%	0.25%	0.50%
01/11/2024 – 30/11/2024	0.25%	0.50%	0.25%	0.50%
01/10/2024 – 31/10/2024	0.25%	0.50%	0.25%	0.50%
01/09/2024 – 30/09/2024	0.25%	0.50%	0.25%	0.50%
01/08/2024 – 31/08/2024	0.25%	0.50%	0.25%	0.50%
01/07/2024 – 31/07/2024	0.25%	0.50%	0.25%	0.50%
01/06/2024 – 30/06/2024	0.25%	0.50%	0.25%	0.50%
01/05/2024 – 31/05/2024	0.25%	0.50%	0.25%	0.50%
01/04/2024 – 30/04/2024	0.25%	0.50%	0.25%	0.50%
01/03/2024 – 31/03/2024	0.25%	0.50%	0.25%	0.50%
01/02/2024 – 29/02/2024	0.25%	0.50%	0.25%	0.50%
01/01/2024 – 31/01/2024	0.25%	0.50%	0.25%	0.50%
01/12/2023 – 31/12/2023	0.25%	0.50%	0.25%	0.50%
01/11/2023 – 30/11/2023	0.25%	0.50%	0.25%	0.50%
01/10/2023 – 31/10/2023	0.25%	0.50%	0.25%	0.50%
01/09/2023 – 30/09/2023	0.25%	0.50%	0.25%	0.50%
01/08/2023 – 31/08/2023	0.25%	0.50%	0.25%	0.50%
01/07/2023 – 31/07/2023	0.25%	0.50%	0.25%	0.50%

Period	Protected Investment Option			
	Australian Equity Index – Total Protection	Australian Equity Index – Partial Protection: Initial 10%	Global Equity Index – Total Protection	Global Equity Index – Partial Protection: Initial 10%
01/06/2023 – 30/06/2023	0.25%	0.50%	0.25%	0.50%
01/05/2023 – 31/05/2023	0.25%	0.50%	0.25%	0.50%
01/04/2023 – 30/04/2023	0.25%	0.50%	0.25%	0.50%
06/03/2023 – 31/03/2023	0.25%	0.50%	0.25%	0.50%

Important Information

Refer to the Allianz Guaranteed Income for Life (AGILE) Product Disclosure Statement (PDS) for the definition of all capitalised terms. We reserve the right to change the Guaranteed Minimums published here at any time. 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.

This information is current as specified above and is for general information purposes only. It is not comprehensive or intended to give financial product advice. Any advice provided in this material does not take into account your objectives, financial situation or needs. Before acting on anything contained in this material, you should speak to your financial adviser and consider the appropriateness of the information received, having regard to your objectives, financial situation and needs.

No person should rely on the content of this material or act on the basis of anything stated in this material. Allianz Retire+ and its related entities, agents or employees do not accept any liability for any loss arising whether directly or indirectly from any use of this material. Past performance is not a reliable indicator of future performance.

Use of the word 'guarantee' in this material refers to an assurance that certain conditions or contractual promises will be fulfilled by Allianz Retire+ from the available assets of its Statutory Fund No 2, in relation to the product terms. This includes 'guaranteed' income payments in the Lifetime Income Phase which will be paid from the available assets of Statutory Fund No 2, noting that Allianz Retire+ may terminate the product in certain limited circumstances as outlined in the Product Disclosure Statement referred below.

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).