Allianz Guaranteed Income for Life (AGILE)

Allianz Retire+

Lifetime Income Rates for AGILE investments with a commencement date between **01/11/26 and 30/11/26**.

Male Rates

These rates apply where the Life Insured is Male (Single Life Insured) or the Spouse Insured is Male (Spouse Insured Option). Where the Life Insured is Male and the Investor then selects the Spouse Insured Option in respect of a younger, Female Spouse, you must refer to the Female Rates table (Spouse Insured Option) for the applicable rates.

	Age Pension+ Option is NOT selected				Age Pension+ Option IS selected^					
MALE RATES	**Single Life Insured**		**Spouse Insured Option***		**Single Life Insured**		**Spouse Insured Option***		**Annual Income Escalator**	
Age at Commencement Date	**Lifetime Income – Rising**	**Lifetime Income – Fixed**	**Lifetime Income – Rising**	**Lifetime Income – Fixed**	**Lifetime Income – Rising**	**Lifetime Income – Fixed**	**Lifetime Income – Rising**	**Lifetime Income – Fixed**	**Lifetime Income – Rising**	**Lifetime Income – Fixed**
50	2.85%	6.25%	2.35%	5.70%	2.85%	6.25%	2.35%	5.70%	0.15%	0.20%
51	2.90%	6.30%	2.40%	5.75%	2.90%	6.30%	2.40%	5.75%	0.15%	0.20%
52	2.95%	6.35%	2.45%	5.80%	2.95%	6.35%	2.45%	5.80%	0.15%	0.20%
53	3.00%	6.40%	2.50%	5.85%	3.00%	6.40%	2.50%	5.85%	0.15%	0.20%
54	3.05%	6.45%	2.55%	5.90%	3.05%	6.45%	2.55%	5.90%	0.15%	0.20%
55	3.10%	6.50%	2.60%	5.95%	3.10%	6.50%	2.60%	5.95%	0.20%	0.25%
56	3.20%	6.55%	2.75%	6.00%	3.20%	6.55%	2.75%	6.00%	0.20%	0.25%
57	3.30%	6.65%	2.80%	6.05%	3.30%	6.65%	2.80%	6.05%	0.20%	0.25%
58	3.40%	6.70%	2.85%	6.10%	3.40%	6.70%	2.85%	6.10%	0.20%	0.25%
59	3.50%	6.75%	2.90%	6.15%	3.50%	6.75%	2.90%	6.15%	0.20%	0.25%
60	3.55%	6.80%	2.95%	6.20%	3.55%	6.80%	2.95%	6.20%	0.25%	0.30%
61	3.70%	6.90%	3.10%	6.35%	3.70%	6.90%	3.10%	6.35%	0.25%	0.30%
62	3.80%	7.00%	3.20%	6.45%	3.80%	7.00%	3.20%	6.45%	0.25%	0.30%
63	3.95%	7.10%	3.35%	6.55%	3.95%	7.10%	3.35%	6.55%	0.25%	0.30%
64	4.05%	7.20%	3.50%	6.60%	4.05%	7.20%	3.50%	6.60%	0.25%	0.30%
65	4.15%	7.30%	3.55%	6.65%	4.20%	7.35%	3.55%	6.65%	0.30%	0.35%
66	4.25%	7.40%	3.60%	6.70%	4.30%	7.45%	3.60%	6.70%	0.30%	0.35%
67	4.40%	7.55%	3.80%	6.85%	4.45%	7.60%	3.80%	6.85%	0.30%	0.35%
68	4.55%	7.70%	3.95%	7.00%	4.60%	7.75%	3.95%	7.00%	0.30%	0.35%
69	4.65%	7.80%	4.05%	7.05%	4.80%	7.90%	4.05%	7.05%	0.30%	0.35%
70	4.75%	7.85%	4.10%	7.10%	4.95%	8.00%	4.10%	7.10%	0.35%	0.40%
71	4.95%	8.05%	4.35%	7.30%	5.15%	8.20%	4.35%	7.35%	0.35%	0.40%
72	5.15%	8.25%	4.55%	7.50%	5.35%	8.40%	4.60%	7.55%	0.35%	0.40%
73	5.40%	8.50%	4.80%	7.75%	5.60%	8.65%	4.90%	7.90%	0.35%	0.40%
74	5.65%	8.70%	5.05%	7.95%	5.85%	8.85%	5.15%	8.20%	0.35%	0.40%
75	5.80%	8.85%	5.20%	8.10%	6.15%	9.15%	5.40%	8.35%	0.40%	0.45%
76	5.95%	8.95%	5.30%	8.20%	6.40%	9.40%	5.65%	8.50%	0.40%	0.45%
77	6.25%	9.20%	5.60%	8.45%	6.70%	9.70%	5.95%	8.90%	0.40%	0.45%
78	6.50%	9.45%	5.85%	8.70%	7.00%	9.95%	6.25%	9.25%	0.40%	0.45%
79	6.70%	9.60%	6.10%	8.90%	7.35%	10.35%	6.60%	9.60%	0.40%	0.45%
80	6.85%	9.75%	6.30%	9.10%	7.70%	10.70%	6.95%	9.95%	0.45%	0.50%

Look up your Lifetime Income Rate

Visit the Lifetime Income Rate Centre at allianzretireplus.com.au

Your Lifetime Income Rate determines the percentage of Investment Value you will receive when you commence your guaranteed Lifetime Income. It comprises an Age-Based Rate with an Annual Income Escalator (which remains a constant percentage year on year) and which increases your Lifetime Income Rate for each complete year you delay commencing your Lifetime Income. When determining your applicable Lifetime Income Rate, ensure you are adding the annual escalator which aligns to your chosen payment option, Fixed or Rising.

^ The Lifetime Income Rates for the Age Pension+ Option assumes there will be no changes to the Capital Access Schedule between the Commencement Date and the date an investor commences the Age Pension+ Option. Should the Capital Access Schedule change during this time, we reserve the right to update the Lifetime Income Rates offered to an investor in respect of the Age Pension+ Option. For information about how selecting the Age Pension+ option may affect your investment, including your access to your Investment Value on withdrawal or upon death, please refer to the PDS.

* If the Spouse Insured Option is elected, refer to the younger age and gender of the Life Insured or the Spouse at the Commencement Date. The Spouse Insured Option may be selected when you commence your Lifetime Income. If the Spouse Insured Option is selected, it will enable the Lifetime Income to continue to be paid in the event of the death of the Life Insured, assuming the nominated Spouse is still alive. Please refer to the conditions outlined in the PDS.

The rates quoted above are applicable to new investors with a Commencement Date between the specified period. Existing investors should refer to the rates applicable at the time of their Commencement Date, available on our website (www.allianzretireplus.com.au). We reserve the right to change the Age-Based Rates and Annual Income Escalators offered at any time. This may include limited offers from time to time. Contact your Financial Adviser or Allianz Retire+ for further information on applicable Age-Based Rates and Annual Income Escalators.

Allianz Guaranteed Income for Life (AGILE)

Allianz Retire+

Lifetime Income Rates for AGILE investments with a commencement date between **01/11/26 and 30/11/26**.

Female Rates

These rates apply where the Life Insured is Female (Single Life Insured) or the Spouse Insured is Female (Spouse Insured Option). Where the Life Insured is Female and the Investor then selects the Spouse Insured Option in respect of a younger, Male Spouse, you must refer to the Male Rates table (Spouse Insured Option) for the applicable rates.

	Age Pension+ Option is NOT selected				Age Pension+ Option IS selected^					
FEMALE RATES	**Single Life Insured**		**Spouse Insured Option***		**Single Life Insured**		**Spouse Insured Option***		**Annual Income Escalator**	
Age at Commencement Date	**Lifetime Income – Rising**	**Lifetime Income – Fixed**	**Lifetime Income – Rising**	**Lifetime Income – Fixed**	**Lifetime Income – Rising**	**Lifetime Income – Fixed**	**Lifetime Income – Rising**	**Lifetime Income – Fixed**	**Lifetime Income – Rising**	**Lifetime Income – Fixed**
50	2.70%	6.10%	2.30%	5.65%	2.70%	6.10%	2.30%	5.65%	0.15%	0.20%
51	2.75%	6.15%	2.35%	5.70%	2.75%	6.15%	2.35%	5.70%	0.15%	0.20%
52	2.80%	6.20%	2.40%	5.75%	2.80%	6.20%	2.40%	5.75%	0.15%	0.20%
53	2.85%	6.25%	2.45%	5.80%	2.85%	6.25%	2.45%	5.80%	0.15%	0.20%
54	2.90%	6.30%	2.50%	5.85%	2.90%	6.30%	2.50%	5.85%	0.15%	0.20%
55	2.95%	6.35%	2.55%	5.90%	2.95%	6.35%	2.55%	5.90%	0.20%	0.25%
56	3.05%	6.40%	2.70%	5.95%	3.05%	6.40%	2.70%	5.95%	0.20%	0.25%
57	3.15%	6.50%	2.75%	6.00%	3.15%	6.50%	2.75%	6.00%	0.20%	0.25%
58	3.20%	6.55%	2.80%	6.05%	3.20%	6.55%	2.80%	6.05%	0.20%	0.25%
59	3.30%	6.60%	2.85%	6.10%	3.30%	6.60%	2.85%	6.10%	0.20%	0.25%
60	3.35%	6.65%	2.90%	6.15%	3.35%	6.65%	2.90%	6.15%	0.25%	0.30%
61	3.45%	6.75%	3.05%	6.30%	3.45%	6.75%	3.05%	6.30%	0.25%	0.30%
62	3.55%	6.80%	3.15%	6.40%	3.55%	6.80%	3.15%	6.40%	0.25%	0.30%
63	3.70%	6.90%	3.30%	6.50%	3.70%	6.90%	3.30%	6.50%	0.25%	0.30%
64	3.80%	7.00%	3.40%	6.55%	3.80%	7.00%	3.40%	6.55%	0.25%	0.30%
65	3.90%	7.10%	3.45%	6.60%	3.90%	7.10%	3.45%	6.60%	0.30%	0.35%
66	3.95%	7.15%	3.50%	6.65%	4.00%	7.20%	3.50%	6.65%	0.30%	0.35%
67	4.10%	7.30%	3.70%	6.80%	4.15%	7.35%	3.70%	6.80%	0.30%	0.35%
68	4.25%	7.40%	3.85%	6.90%	4.30%	7.45%	3.85%	6.90%	0.30%	0.35%
69	4.40%	7.50%	3.95%	7.00%	4.45%	7.55%	3.95%	7.00%	0.30%	0.35%
70	4.50%	7.55%	4.00%	7.05%	4.55%	7.65%	4.00%	7.05%	0.35%	0.40%
71	4.70%	7.75%	4.25%	7.25%	4.75%	7.85%	4.25%	7.30%	0.35%	0.40%
72	4.90%	7.90%	4.45%	7.45%	4.95%	8.00%	4.50%	7.50%	0.35%	0.40%
73	5.10%	8.10%	4.70%	7.70%	5.20%	8.20%	4.80%	7.80%	0.35%	0.40%
74	5.30%	8.30%	4.95%	7.90%	5.40%	8.40%	5.05%	8.05%	0.35%	0.40%
75	5.50%	8.50%	5.10%	8.00%	5.65%	8.65%	5.30%	8.25%	0.40%	0.45%
76	5.70%	8.65%	5.20%	8.10%	5.85%	8.90%	5.55%	8.40%	0.40%	0.45%
77	5.95%	8.90%	5.45%	8.35%	6.15%	9.15%	5.85%	8.75%	0.40%	0.45%
78	6.20%	9.15%	5.70%	8.55%	6.40%	9.40%	6.15%	9.10%	0.40%	0.45%
79	6.40%	9.30%	5.95%	8.80%	6.75%	9.75%	6.50%	9.50%	0.40%	0.45%
80	6.60%	9.45%	6.20%	9.00%	7.10%	10.10%	6.80%	9.85%	0.45%	0.50%

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^ The Lifetime Income Rates for the Age Pension+ Option assumes there will be no changes to the Capital Access Schedule between the Commencement Date and the date an investor commences the Age Pension+ Option. Should the Capital Access Schedule change during this time, we reserve the right to update the Lifetime Income Rates offered to an investor in respect of the Age Pension+ Option. For information about how selecting the Age Pension+ option may affect your investment, including your access to your Investment Value on withdrawal or upon death, please refer to the PDS.

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Important Information

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

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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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).