Allianz Retire+

# Future Safe 19
# Caps & Fixed Rates

## Effective from 01/11/2026 – 30/11/2026

| S&P/ASX 200 ACCUMULATION INDEX | | | MSCI WORLD NET IN AUD INDEX | | | Fixed Rate One Year |
|---|---|---|---|---|---|---|
| -10% Floor | -5% Floor | 0% Floor | -10% Floor | -5% Floor | 0% Floor | |
| 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% |

You should consider the Future Safe Product Disclosure Statement and whether Future Safe is right for you before making a decision to invest or making an investment and protection election at your anniversary date.

### Caps and Fixed Rate

The initial Cap for each market-linked investment option and the Fixed Rate is set at the policy commencement date and will remain at that level until the policy anniversary date. The Cap and Fixed Rate that applies at the policy commencement date and each policy anniversary date is the Cap and Fixed Rate effective at that time.

On each policy anniversary date, we will reset the Caps and the Fixed Rate for the next year. We reserve the right to change the Caps and Fixed Rate offered at any time.

**Retained yield** is the amount we have used from the underlying investment return to cover expenses and profit. It has the effect of reducing the Caps and Fixed Rate we are able to offer. It is not deducted from your account.

The Caps and Floors and return on the Fixed Rate are expressed before the annual product fee and any applicable taxes, but after the retained yield has been taken into.

| Retained Yield |
|---|
| *0.00%* |

## Historical Data

| Effective date | S&P/ASX 200 Accumulation Index | | | MSCI World Net in AUD Index | | | Fixed Rate 1-year | | Retained Yield |
|---|---|---|---|---|---|---|---|---|---|
| | -10% Floor | -5% Floor | 0% Floor | -10% Floor | -5% Floor | 0% Floor | | | |
| 01/10/2026 – 31/10/2026 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/09/2026 – 30/09/2026 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/08/2026 – 31/08/2026 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/07/2026 – 31/07/2026 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/06/2026 – 30/06/2026 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/05/2026 – 31/05/2026 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/04/2026 – 30/04/2026 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/03/2026 – 31/03/2026 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/02/2026 – 28/02/2026 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/01/2026 – 31/01/2026 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/12/2025 – 31/12/2025 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/11/2025 – 30/11/2025 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/10/2025 – 31/10/2025 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/09/2025 – 30/09/2025 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/08/2025 – 31/08/2025 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/07/2025 – 31/07/2025 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/06/2025 – 30/06/2025 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/05/2025 – 31/05/2025 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/04/2025 – 30/04/2025 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/03/2025 – 31/03/2025 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/02/2025 – 28/02/2025 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/01/2025 – 31/01/2025 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/12/2024 – 31/12/2024 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/11/2024 – 30/11/2024 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/10/2024 – 31/10/2024 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/09/2024 – 30/09/2024 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/08/2024 – 31/08/2024 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/07/2024 – 31/07/2024 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/06/2024 – 30/06/2024 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/05/2024 – 31/05/2024 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/04/2024 – 30/04/2024 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/03/2024 – 31/03/2024 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/02/2024 – 29/02/2024 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/01/2024 – 31/01/2024 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |

## Historical Data (c'td)

| Effective date | S&P/ASX 200 Accumulation Index | | | MSCI World Net in AUD Index | | | Fixed Rate 1-year | | Retained Yield |
|---|---|---|---|---|---|---|---|---|---|
| | -10% Floor | -5% Floor | 0% Floor | -10% Floor | -5% Floor | 0% Floor | | | |
| 01/12/2023 – 31/12/2023 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/11/2023 – 30/11/2023 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/10/2023 – 31/10/2023 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/09/2023 – 30/09/2023 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/08/2023 – 31/08/2023 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/07/2023 – 31/07/2023 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/06/2023 – 30/06/2023 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/05/2023 – 31/05/2023 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/04/2023 – 30/04/2023 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/03/2023 – 31/03/2023 | 7.50% | 5.00% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/02/2023 – 28/02/2023 | 9.00% | 5.50% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/01/2023 – 31/01/2023 | 9.00% | 5.50% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/12/2022 – 31/12/2022 | 9.00% | 5.50% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/11/2022 – 30/11/2022 | 9.00% | 5.50% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/10/2022 – 31/10/2022 | 9.00% | 5.50% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/09/2022 – 30/09/2022 | 9.00% | 5.50% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/08/2022 – 31/08/2022 | 9.00% | 5.50% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/07/2022 – 31/07/2022 | 9.00% | 5.50% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/06/2022 – 30/06/2022 | 9.00% | 5.50% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/05/2022 – 31/05/2022 | 9.00% | 5.50% | 2.50% | 7.50% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/04/2022 – 30/04/2022 | 8.80% | 5.00% | 2.50% | 7.80% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/03/2022 – 31/03/2022 | 8.90% | 5.10% | 2.60% | 8.10% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/02/2022 – 28/02/2022 | 8.90% | 5.10% | 2.60% | 8.10% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/01/2022 – 31/01/2022 | 8.90% | 5.10% | 2.60% | 8.10% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/12/2021 – 31/12/2021 | 8.90% | 5.10% | 2.60% | 8.10% | 5.00% | 2.50% | 1.75% | | 0.00% |
| 01/11/2021 – 30/11/2021 | 9.00% | 5.20% | 2.70% | 8.20% | 5.00% | 2.60% | 1.75% | | 0.00% |
| 01/10/2021 – 31/10/2021 | 9.30% | 5.40% | 2.90% | 8.20% | 5.00% | 2.70% | 1.75% | | 0.00% |
| 01/09/2021 – 30/09/2021 | 9.50% | 5.50% | 3.00% | 8.40% | 5.00% | 2.80% | 1.75% | | 0.00% |
| 01/08/2021 – 31/08/2021 | 9.90% | 5.90% | 3.30% | 8.90% | 5.20% | 3.00% | 1.75% | | 0.00% |
| 01/07/2021 – 31/07/2021 | 9.90% | 5.90% | 3.30% | 8.90% | 5.20% | 3.00% | 1.75% | | 0.00% |
| 01/06/2021 – 30/06/2021 | 9.90% | 5.90% | 3.30% | 8.90% | 5.20% | 3.00% | 1.75% | | 0.00% |
| 01/05/2021 – 31/05/2021 | 9.90% | 5.90% | 3.30% | 8.90% | 5.20% | 3.00% | 1.75% | | 0.00% |
| 01/04/2021 – 30/04/2021 | 9.90% | 5.90% | 3.30% | 8.90% | 5.20% | 3.00% | 1.75% | | 0.00% |
| 01/03/2021 – 31/03/2021 | 9.70% | 5.70% | 3.00% | 8.60% | 5.10% | 2.90% | 1.75% | | 0.00% |

## Historical Data (c'td)

| Effective date | S&P/ASX 200 Accumulation Index | | | MSCI World Net in AUD Index | | | Fixed Rate 1-year | | Retained Yield |
|---|---|---|---|---|---|---|---|---|---|
| | -10% Floor | -5% Floor | 0% Floor | -10% Floor | -5% Floor | 0% Floor | | | |
| 01/02/2021 – 28/02/2021 | 9.70% | 5.70% | 3.00% | 8.60% | 5.10% | 2.90% | 1.75% | | 0.00% |
| 01/01/2021 – 31/01/2021 | 9.70% | 5.70% | 3.00% | 8.60% | 5.10% | 2.90% | 1.75% | | 0.00% |
| 01/12/2020 – 31/12/2020 | 9.70% | 5.70% | 3.00% | 8.60% | 5.10% | 2.90% | 1.75% | | 0.00% |
| 01/11/2020 – 30/11/2020 | 10.00% | 6.00% | 3.00% | 9.20% | 5.10% | 3.00% | 1.75% | | 0.00% |
| 01/10/2020 – 31/10/2020 | 10.00% | 6.00% | 3.10% | 9.10% | 5.10% | 3.00% | 1.75% | | 0.09% |
| 01/09/2020 – 30/09/2020 | 11.10% | 7.00% | 3.50% | 9.40% | 5.30% | 3.30% | 1.75% | | 0.09% |
| 01/08/2020 – 31/08/2020 | 11.20% | 7.00% | 3.60% | 9.50% | 5.50% | 3.30% | 1.75% | | 0.17% |
| 01/07/2020 – 31/07/2020 | 11.60% | 7.20% | 4.00% | 10.30% | 6.10% | 3.70% | 1.75% | | 0.17% |
| 01/06/2020 – 30/06/2020 | 12.10% | 7.20% | 4.10% | 10.40% | 6.20% | 3.80% | 1.75% | | 0.26% |
| 01/05/2020 – 31/05/2020 | 12.10% | 7.30% | 4.10% | 10.40% | 6.30% | 3.80% | 1.75% | | 0.26% |
| 01/04/2020 – 30/04/2020 | 12.50% | 7.50% | 4.10% | 10.90% | 6.50% | 3.80% | 1.75% | | 0.26% |
| 01/03/2020 – 31/03/2020 | 12.50% | 7.50% | 4.10% | 10.90% | 6.50% | 3.80% | 1.75% | | 0.26% |
| 01/02/2020 – 29/02/2020 | 13.00% | 7.80% | 4.30% | 11.50% | 6.70% | 4.00% | 1.75% | | 0.26% |
| 01/01/2020 – 31/01/2020 | 12.50% | 7.50% | 4.30% | 11.50% | 6.70% | 4.00% | 1.75% | | 0.26% |
| 01/12/2019 – 31/12/2019 | 12.50% | 7.30% | 4.30% | 12.00% | 6.90% | 4.00% | 1.75% | | 0.26% |
| 01/11/2019 – 30/11/2019 | 8.70% | 5.30% | 3.00% | 9.80% | 6.30% | 4.00% | 1.75% | | 0.26% |
| 01/10/2019 – 31/10/2019 | 10.20% | 6.00% | 3.50% | 10.20% | 5.80% | 3.20% | 1.75% | | 0.26% |
| 01/09/2019 – 30/09/2019 | 11.40% | 7.50% | 3.80% | 11.70% | 7.50% | 3.50% | 1.75% | | 0.26% |
| 01/08/2019 – 31/08/2019 | 13.10% | 8.30% | 4.40% | 11.60% | 7.50% | 4.00% | 1.95% | | 0.26% |
| 1/07/2019 – 31/07/2019 | 13.10% | 8.90% | 4.70% | 12.10% | 8.10% | 4.20% | 2.05% | | 0.26% |
| 1/06/2019 – 30/06/2019 | 14.00% | 9.00% | 4.80% | 12.50% | 8.30% | 4.20% | 2.10% | | 0.26% |
| 1/05/2019 – 31/05/2019 | 14.50% | 9.50% | 5.00% | 11.30% | 7.10% | 4.00% | 2.30% | | 0.26% |
| 1/04/2019 – 30/04/2019 | 14.30% | 9.40% | 5.20% | 11.50% | 7.50% | 4.60% | 2.60% | | 0.26% |
| 12/03/2019 – 31/03/2019 | 12.90% | 8.80% | 5.20% | 12.10% | 8.00% | 5.00% | 2.80% | | 0.26% |

Allianz Retire+ is a registered business name of Allianz Australia Life Insurance Limited. The policy is issued by Allianz Australia Life Insurance Limited, ABN 27 076 033 782, AFSL 296559 | www.allianzretireplus.com.au | 1300 371 136. Past performance is not a reliable indicator of future performance.

The "S&P/ASX 200 Index" is a product of S&P Dow Jones Indices LLC or its affiliates (SPDJI) and ASX Operations Pty Ltd, and has been licensed for use by Allianz Retire+. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC (S&P); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (Dow Jones); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Allianz Retire+. ASX® is a trademark of ASX Operations Pty Ltd and has been licensed for use by SPDJI and Allianz Retire+. Future Safe is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates or ASX Operations Pty Ltd and none of such parties make any representation regarding the advisability of investing in such product nor do they have any liability for any errors, omissions or interruptions of the S&P/ASX 200 Index.

The products referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such products or any index on which such products are based. The PDS contains a more detailed description of the limited relationship MSCI has with Allianz Retire+ and any related products.