Allianz Retire+

Future Safe 21 (10 year)
Caps & Fixed Rates

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

S&P/ASX 200 Total Return Index			S&P/ASX 200 Price Return Index			MSCI WORLD Net in AUD Index			Fixed Rate One Year
-10% Floor	-5% Floor	0% Floor	-10% Floor	-5% Floor	0% Floor	-10% Floor	-5% Floor	0% Floor	
8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%

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 account.

Retained Yield
0.00%

Prevailing Rate. If we don't receive your instructions before the end of the Investment Interval your policy will continue and will be invested in a cash investment option which earns interest at the Prevailing Rate until we receive an alternative instruction from you. The annual product fee will continue to be charged. View pages 40-41 of the Future Safe Product Disclosure Statement for details.

* This rate is effective as at 30 September 2026 and is subject to change based on changes to the RBA cash rate.

Prevailing Rate
*4.80%**

Historical Data

Effective date	S&P/ASX 200 Total Return Index			S&P/ASX 200 Price Return 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	-10% Floor	-5% Floor	0% Floor			
01/10/2026 - 31/10/2026	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/09/2026 - 30/09/2026	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/08/2026 - 31/08/2026	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/07/2026 - 31/07/2026	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/06/2026 - 30/06/2026	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/05/2026 - 31/05/2026	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/04/2026 - 30/04/2026	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/03/2026 - 31/03/2026	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/02/2026 - 28/02/2026	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/01/2026 - 31/01/2026	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/12/2025 - 31/12/2025	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/11/2025 - 30/11/2025	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/10/2025 - 31/10/2025	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/09/2025 - 30/09/2025	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/08/2025 - 31/08/2025	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/07/2025 - 31/07/2025	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/06/2025 - 30/06/2025	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/05/2025 - 31/05/2025	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/04/2025 - 30/04/2025	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/03/2025 - 31/03/2025	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/02/2025 - 28/02/2025	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/01/2025 - 31/01/2025	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/12/2024 - 31/12/2024	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/11/2024 - 30/11/2024	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/10/2024 - 31/10/2024	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/09/2024 - 30/09/2024	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/08/2024 - 31/08/2024	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/07/2024 - 31/07/2024	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/06/2024 - 30/06/2024	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/05/2024 - 31/05/2024	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/04/2024 - 30/04/2024	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/03/2024 - 31/03/2024	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/02/2024 - 29/02/2024	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/01/2024 - 31/01/2024	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/12/2023 - 31/12/2023	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/11/2023 - 30/11/2023	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/10/2023 - 31/10/2023	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/09/2023 - 30/09/2023	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*

Historical Data (c'td)

Effective date	S&P/ASX 200 Total Return Index			S&P/ASX 200 Price Return 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	-10% Floor	-5% Floor	0% Floor			
01/08/2023 - 31/08/2023	8.30%	6.10%	3.25%	8.40%	6.20%	3.30%	8.30%	6.10%	3.25%	3.20%		*0.00%*
01/07/2023 - 31/07/2023	8.45%	6.25%	3.40%	8.55%	6.35%	3.45%	8.45%	6.25%	3.40%	3.35%		*0.00%*
01/06/2023 - 30/06/2023	8.45%	6.25%	3.40%	8.55%	6.35%	3.45%	8.45%	6.25%	3.40%	3.35%		*0.00%*
01/05/2023 - 31/05/2023	8.80%	6.35%	3.40%	8.90%	6.45%	3.50%	8.35%	6.15%	3.35%	3.25%		*0.00%*
01/04/2023 - 30/04/2023	9.00%	6.50%	3.50%	9.10%	6.60%	3.60%	8.15%	6.10%	3.45%	3.35%		*0.00%*
01/03/2023 - 31/03/2023	10.00%	7.50%	3.70%	10.50%	7.60%	3.80%	8.75%	6.55%	3.70%	3.65%		*0.00%*
01/02/2023 - 28/02/2023	11.00%	7.50%	3.35%	11.50%	7.60%	3.45%	8.40%	6.20%	3.35%	3.30%		*0.00%*
01/01/2023 - 31/01/2023	13.00%	9.00%	3.50%	13.50%	9.10%	3.60%	8.55%	6.35%	3.50%	3.45%		*0.00%*
01/12/2022 - 31/12/2022	14.00%	10.00%	3.50%	14.50%	10.10%	3.60%	8.55%	6.35%	3.50%	3.45%		*0.00%*
01/11/2022 - 30/11/2022	14.50%	10.50%	4.00%	15.00%	10.60%	4.10%	9.05%	6.85%	4.00%	3.95%		*0.00%*
01/10/2022 - 31/10/2022	14.50%	10.50%	3.90%	15.00%	10.60%	4.00%	8.95%	6.75%	3.90%	3.85%		*0.00%*
01/09/2022 - 30/09/2022	14.50%	10.50%	3.90%	15.00%	10.60%	4.00%	8.95%	6.75%	3.90%	3.85%		*0.00%*
01/08/2022 - 31/08/2022	14.50%	10.50%	3.90%	15.00%	10.60%	4.00%	8.95%	6.75%	3.90%	3.85%		*0.00%*
01/07/2022 - 31/07/2022	14.50%	10.50%	3.90%	15.00%	10.60%	4.00%	8.95%	6.75%	3.90%	3.85%		*0.00%*
01/06/2022 - 30/06/2022	14.50%	10.50%	3.20%	15.00%	10.60%	3.30%	8.25%	6.05%	3.20%	3.15%		*0.00%*
01/05/2022 - 31/05/2022	10.40%	7.00%	3.10%	12.50%	7.20%	3.20%	7.90%	5.70%	2.85%	2.80%		*0.00%*
01/04/2022 - 30/04/2022	9.90%	6.10%	3.00%	15.00%	7.20%	3.00%	7.65%	5.45%	3.00%	2.55%		*0.00%*
01/03/2022 - 31/03/2022	9.40%	5.80%	3.10%	15.00%	7.60%	3.10%	8.20%	4.80%	2.40%	1.85%		*0.00%*
01/02/2022 - 28/02/2022	9.40%	5.80%	3.10%	15.00%	7.60%	3.10%	8.20%	4.80%	2.40%	1.85%		*0.00%*
01/01/2022 - 31/01/2022	9.40%	5.80%	3.10%	15.00%	7.60%	3.10%	8.20%	4.80%	2.40%	1.85%		*0.00%*
01/12/2021 - 30/12/2021	9.40%	5.80%	3.10%	15.00%	7.60%	3.10%	8.20%	4.80%	2.40%	1.85%		*0.00%*
01/11/2021 - 30/11/2021	9.50%	5.90%	3.20%	15.10%	7.70%	3.20%	8.30%	4.90%	2.50%	1.95%		*0.00%*
01/10/2021 - 31/10/2021	9.50%	5.90%	3.20%	15.10%	7.70%	3.20%	8.30%	4.90%	2.50%	1.95%		*0.00%*
01/09/2021 - 30/09/2021	9.70%	6.00%	3.30%	15.50%	8.00%	3.40%	8.50%	5.00%	2.60%	2.05%		*0.00%*
01/08/2021 - 31/08/2021	10.70%	6.40%	3.60%	17.40%	8.90%	4.60%	9.20%	5.50%	3.30%	2.15%		*0.00%*
01/07/2021 - 31/07/2021	10.90%	6.50%	3.70%	17.50%	9.00%	4.70%	9.40%	5.60%	3.40%	2.25%		*0.00%*
01/06/2021 - 30/06/2021	10.90%	6.50%	3.70%	17.50%	9.00%	4.70%	9.40%	5.60%	3.40%	2.25%		*0.00%*
01/05/2021 - 31/05/2021	10.90%	6.50%	3.70%	17.50%	9.00%	4.70%	9.40%	5.60%	3.40%	2.25%		*0.00%*
01/04/2021 - 30/04/2021	10.90%	6.50%	3.70%	17.50%	9.00%	4.70%	9.40%	5.60%	3.40%	2.25%		*0.00%*
01/03/2021 - 31/03/2021	9.90%	5.90%	3.00%	15.00%	8.30%	3.20%	8.60%	5.10%	2.90%	1.40%		*0.00%*

Minimum income payments for investors using super money

If you are an individual using super money to invest, then under superannuation laws we are required to pay you a minimum annual amount of income. The minimum annual payment requirements are based on a percentage of your Account Balance at commencement in the first financial year, or the Asset Value at each subsequent 1 July. The percentage is age based as per the super laws, may change from time to time, and is set out below in Column A. In determining the Free Withdrawal Amount for these policies, the Minimum Payment percentage used to calculate the Free Withdrawal Amount is the minimum payment percentage required under superannuation laws (Column A) or other amount as set out in Column B below - whichever is higher. View page 36 of the Future Safe Product Disclosure Statement for details.

Age	Column A: Minimum payment percentage requirements under superannuation laws	Column B: Minimum payment percentage for determining Free Withdrawal Amount
Under 65 years	4.00%	4.00%
65 to 74 years	5.00%	5.00%
75 to 79 years	6.00%	6.00%
80 to 84 years	7.00%	7.00%
85 to 89 years	9.00%	9.00%

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