

Future Safe 21 (10 year) Caps & Fixed Rates

Effective from 01/10/2024 – 31/10/2024

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.

Prevailing
Rate

0.05%

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 One year	Retained Yield
	-10% Floor	-5% Floor	0% Floor	-10% Floor	-5% Floor	0% Floor	-10% Floor	-5% Floor	0% Floor		
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%

Effective Date	S&P/ASX 200 Total Return Index			S&P/ASX 200 Price Return Index			MSCI WORLD Net in AUD Index			Fixed Rate One year	Retained Yield
	-10% Floor	-5% Floor	0% Floor	-10% Floor	-5% Floor	0% Floor	-10% Floor	-5% Floor	0% Floor		
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%
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%

Effective Date	S&P/ASX 200 Total Return Index			S&P/ASX 200 Price Return Index			MSCI WORLD Net in AUD Index			Fixed Rate One year	Retained Yield
	-10% Floor	-5% Floor	0% Floor	-10% Floor	-5% Floor	0% Floor	-10% Floor	-5% Floor	0% Floor		
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 year	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%

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. PIMCO provides investment management and other support services to Allianz Retire+ but is not responsible for the performance of any Allianz Retire+ product, or any other product or service promoted or supplied by Allianz. Use of the POWERED BY PIMCO trade mark, or any other use of the PIMCO name, is not a recommendation of any particular security, strategy or investment product.

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. The Free Withdrawal Amount is the amount of withdrawal available each policy year at no additional charge. Withdrawals above the Free Withdrawal Amount will incur a Market Value Adjustment (MVA) charge. Prior to making an investment decision, investors should consider the relevant Product Disclosure Statement (PDS) which is available on our website (www.allianzretireplus.com.au)

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.