

# Allianz Guaranteed Income for Life

## Lifetime Income Rates

Lifetime Income Rates for AGILE investments with a commencement date between: 01/10/2024 and 31/10/2024

Age Pension+ Option is NOT selected					
Age at Commencement Date*	Single Life Insured		Spouse Insured Option*		Annual Income Escalator
	Lifetime Income - Rising	Lifetime Income - Fixed	Lifetime Income - Rising	Lifetime Income - Fixed	
50	1.40%	4.20%	1.00%	3.80%	0.25%
51	1.45%	4.25%	1.05%	3.85%	0.25%
52	1.50%	4.30%	1.10%	3.90%	0.25%
53	1.55%	4.35%	1.15%	3.95%	0.25%
54	1.60%	4.40%	1.20%	4.00%	0.25%
55	1.65%	4.45%	1.25%	4.05%	0.30%
56	1.85%	4.65%	1.35%	4.10%	0.30%
57	2.00%	4.80%	1.40%	4.15%	0.30%
58	2.10%	4.90%	1.45%	4.20%	0.30%
59	2.15%	4.95%	1.55%	4.25%	0.30%
60	2.20%	5.00%	1.60%	4.30%	0.35%
61	2.40%	5.10%	1.75%	4.35%	0.35%
62	2.65%	5.25%	1.80%	4.40%	0.35%
63	2.90%	5.45%	2.10%	4.60%	0.35%
64	3.10%	5.60%	2.35%	4.75%	0.35%
65	3.15%	5.65%	2.40%	4.80%	0.40%
66	3.20%	5.70%	2.45%	4.85%	0.40%
67	3.45%	5.90%	2.70%	5.00%	0.40%
68	3.65%	6.10%	2.85%	5.15%	0.40%
69	3.80%	6.20%	3.00%	5.25%	0.40%
70	3.85%	6.25%	3.05%	5.35%	0.45%
71	4.15%	6.55%	3.25%	5.60%	0.45%
72	4.45%	6.85%	3.45%	5.80%	0.45%
73	4.80%	7.20%	3.85%	6.15%	0.45%
74	5.10%	7.50%	4.25%	6.55%	0.45%
75	5.30%	7.70%	4.35%	6.65%	0.50%
76	5.50%	7.85%	4.40%	6.70%	0.50%
77	5.80%	8.15%	4.85%	7.10%	0.50%
78	6.10%	8.45%	5.30%	7.45%	0.50%
79	6.30%	8.60%	5.45%	7.50%	0.50%
80	6.50%	8.75%	5.50%	7.55%	0.55%

- 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 increases your Lifetime Income Rate for each complete year you delay commencing your Lifetime Income.
- The rates quoted above are applicable for new investors. Existing investors should refer to their Investor Certificate for confirmation of their applicable rates. 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 advisor or Allianz Retire+ for further information on applicable Age-Based Rates and Annual Income Escalators

\* If the Spouse Insured Option is elected, refer to the younger age of the Life Insured or their 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.

# Allianz Guaranteed Income for Life

## Lifetime Income Rates – Age Pension+ Option

Lifetime Income Rates for AGILE investments with a commencement date between 01/10/2024 and 31/10/2024

Age Pension+ Option is selected					
Age at Commencement Date*	Single Life Insured		Spouse Insured Option*		Annual Income Escalator
	Lifetime Income - Rising	Lifetime Income - Fixed	Lifetime Income - Rising	Lifetime Income - Fixed	
50	1.40%	4.20%	1.00%	3.80%	0.25%
51	1.45%	4.25%	1.05%	3.85%	0.25%
52	1.50%	4.30%	1.10%	3.90%	0.25%
53	1.55%	4.35%	1.15%	3.95%	0.25%
54	1.60%	4.40%	1.20%	4.00%	0.25%
55	1.65%	4.45%	1.25%	4.05%	0.30%
56	1.85%	4.65%	1.35%	4.10%	0.30%
57	2.00%	4.80%	1.40%	4.15%	0.30%
58	2.10%	4.90%	1.45%	4.20%	0.30%
59	2.15%	4.95%	1.55%	4.25%	0.30%
60	2.20%	5.00%	1.60%	4.30%	0.35%
61	2.40%	5.10%	1.75%	4.35%	0.35%
62	2.65%	5.25%	1.80%	4.40%	0.35%
63	2.90%	5.45%	2.10%	4.60%	0.35%
64	3.10%	5.60%	2.35%	4.75%	0.35%
65	3.15%	5.65%	2.40%	4.80%	0.40%
66	3.20%	5.70%	2.45%	4.85%	0.40%
67	3.45%	5.90%	2.70%	5.00%	0.40%
68	3.65%	6.10%	2.85%	5.15%	0.40%
69	3.80%	6.20%	3.00%	5.25%	0.40%
70	3.85%	6.25%	3.05%	5.35%	0.45%
71	4.15%	6.55%	3.25%	5.60%	0.45%
72	4.45%	6.85%	3.45%	5.80%	0.45%
73	4.80%	7.20%	3.85%	6.15%	0.45%
74	5.10%	7.50%	4.25%	6.55%	0.45%
75	5.30%	7.70%	4.35%	6.65%	0.50%
76	5.50%	7.85%	4.40%	6.70%	0.50%
77	5.80%	8.15%	4.85%	7.10%	0.50%
78	6.10%	8.45%	5.30%	7.45%	0.50%
79	6.30%	8.60%	5.45%	7.50%	0.50%
80	6.50%	8.75%	5.50%	7.55%	0.55%

- 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 increases your Lifetime Income Rate for each complete year you delay commencing your Lifetime Income.
- 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, the social security treatment, and the lifetime income payable, please refer to the PDS. 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.
- The rates quoted above are applicable for new investors. Existing investors should refer to their Investor Certificate for confirmation of their applicable rates. 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 advisor or Allianz Retire+ for further information on applicable Age-Based Rates and Annual Income Escalators.

\* If the Spouse Insured Option is elected, refer to the younger age of the Life Insured or their 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.

# Allianz Guaranteed Income for Life

## Lifetime Income Rates

Lifetime Income Rates for AGILE investments with a commencement date between: 01/09/2024 and 30/09/2024

Age Pension+ Option is NOT selected					
Age at Commencement Date*	Single Life Insured		Spouse Insured Option*		Annual Income Escalator
	Lifetime Income - Rising	Lifetime Income - Fixed	Lifetime Income - Rising	Lifetime Income - Fixed	
50	1.40%	4.20%	1.00%	3.80%	0.25%
51	1.45%	4.25%	1.05%	3.85%	0.25%
52	1.50%	4.30%	1.10%	3.90%	0.25%
53	1.55%	4.35%	1.15%	3.95%	0.25%
54	1.60%	4.40%	1.20%	4.00%	0.25%
55	1.65%	4.45%	1.25%	4.05%	0.30%
56	1.85%	4.65%	1.35%	4.10%	0.30%
57	2.00%	4.80%	1.40%	4.15%	0.30%
58	2.10%	4.90%	1.45%	4.20%	0.30%
59	2.15%	4.95%	1.55%	4.25%	0.30%
60	2.20%	5.00%	1.60%	4.30%	0.35%
61	2.40%	5.10%	1.75%	4.35%	0.35%
62	2.65%	5.25%	1.80%	4.40%	0.35%
63	2.90%	5.45%	2.10%	4.60%	0.35%
64	3.10%	5.60%	2.35%	4.75%	0.35%
65	3.15%	5.65%	2.40%	4.80%	0.40%
66	3.20%	5.70%	2.45%	4.85%	0.40%
67	3.45%	5.90%	2.70%	5.00%	0.40%
68	3.65%	6.10%	2.85%	5.15%	0.40%
69	3.80%	6.20%	3.00%	5.25%	0.40%
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76	5.50%	7.85%	4.40%	6.70%	0.50%
77	5.80%	8.15%	4.85%	7.10%	0.50%
78	6.10%	8.45%	5.30%	7.45%	0.50%
79	6.30%	8.60%	5.45%	7.50%	0.50%
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51	1.45%	4.25%	1.05%	3.85%	0.25%
52	1.50%	4.30%	1.10%	3.90%	0.25%
53	1.55%	4.35%	1.15%	3.95%	0.25%
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55	1.65%	4.45%	1.25%	4.05%	0.30%
56	1.85%	4.65%	1.35%	4.10%	0.30%
57	2.00%	4.80%	1.40%	4.15%	0.30%
58	2.10%	4.90%	1.45%	4.20%	0.30%
59	2.15%	4.95%	1.55%	4.25%	0.30%
60	2.20%	5.00%	1.60%	4.30%	0.35%
61	2.40%	5.10%	1.75%	4.35%	0.35%
62	2.65%	5.25%	1.80%	4.40%	0.35%
63	2.90%	5.45%	2.10%	4.60%	0.35%
64	3.10%	5.60%	2.35%	4.75%	0.35%
65	3.15%	5.65%	2.40%	4.80%	0.40%
66	3.20%	5.70%	2.45%	4.85%	0.40%
67	3.45%	5.90%	2.70%	5.00%	0.40%
68	3.65%	6.10%	2.85%	5.15%	0.40%
69	3.80%	6.20%	3.00%	5.25%	0.40%
70	3.85%	6.25%	3.05%	5.35%	0.45%
71	4.15%	6.55%	3.25%	5.60%	0.45%
72	4.45%	6.85%	3.45%	5.80%	0.45%
73	4.80%	7.20%	3.85%	6.15%	0.45%
74	5.10%	7.50%	4.25%	6.55%	0.45%
75	5.30%	7.70%	4.35%	6.65%	0.50%
76	5.50%	7.85%	4.40%	6.70%	0.50%
77	5.80%	8.15%	4.85%	7.10%	0.50%
78	6.10%	8.45%	5.30%	7.45%	0.50%
79	6.30%	8.60%	5.45%	7.50%	0.50%
80	6.50%	8.75%	5.50%	7.55%	0.55%

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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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**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](http://www.allianzretireplus.com.au)).

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