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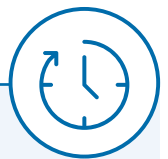
ALLIANZ GUARANTEED INCOME FOR LIFE
**SUITABILITY FOR A
LIFETIME INCOME
STREAM PRODUCT**



Overspending, investing too conservatively or aggressively and veering away from the plan – these are some common traps clients can fall into in the lead up to, and in, retirement.

Use these questions to determine whether a lifetime income stream product could help your clients solve for the most common concerns facing retirees – outliving their savings (longevity risk), realising losses that can't be recouped (sequencing risk), having flexible access to capital, as well as having additional reliable income above the Age Pension.

Longevity risk



- How do you feel about the prospect of potentially outliving your savings?
- How important is it to ensure a portion of your retirement income is guaranteed - so that once your savings run out, you are receiving lifetime income from another source?
- Considering your current lifestyle/expenses and the rising cost of living - how comfortable are you with the idea of living on the Age Pension if your savings run out?

See:

- ASFA Retirement Standard
- Age Pension rates

Sequencing risk



- Does the possibility of experiencing a potential market loss in the value of your retirement savings in the lead up to or in retirement worry you?
- If there was an option to protect some of your capital against market downturn, is this something you'd be interested in exploring?

SUITABILITY FOR A LIFETIME INCOME STREAM PRODUCT

Access to capital



- How important is having flexible access to withdrawals from your investment?
- Would you be willing to give up access to a portion of your capital if it could improve your social security entitlements?

Income type



- Would you prefer to guarantee a fixed portion of your retirement income or have it fluctuate with market conditions?
- How much of your pre-retirement income do you want to replace in retirement?
- If you could replace part of your pre-retirement salary with a guaranteed income payable for life, would you?
- Is there a minimum amount of retirement income you'd like to be able to rely on?
- Is there a minimum amount of retirement income you'd like your spouse to be able to rely on in the event you pass away?

Ready for AGILE?

Get in touch

We're here to help you deliver an independent and rewarding retirement to your clients and members. Reach out to your [Allianz Retire+ representative](#) or contact us at:

p. 1300 421 060 (between 8.30am and 5.30pm AET, Mon-Fri)

e. enquiries@allianzretireplus.com.au

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