Allianz Retire+

AGILE Super+ frequently asked questions

About AGILE Super+

Q. What is AGILE Super+?

Allianz Guaranteed Income for Life: Super+ (AGILE Super+) is a retirement income solution that allows eligible individuals to invest using superannuation money rolled over directly to Allianz Retire+, no investment platform required.

AGILE Super+ combines growth potential with a safety net, guaranteed income for life and flexibility to access your money, subject to the relevant product terms.

Q. How does AGILE Super+ work?

Invest

Roll over a portion of your super into AGILE Super+

Your investment is linked to market returns, giving it the potential to grow over time[+].

When combined with the increasing Lifetime Income rate, you have greater potential to increase the amount of guaranteed Lifetime Income you will receive.

Access

Retire your way, whenever you're ready

Access your Lifetime Income anytime 1 year after starting your AGILE Super+ investment[#].

You are rewarded for waiting: the Lifetime Income Rate increases each year, so the longer you wait, the higher the rate will be.

Enjoy

Retire with confidence and peace of mind

Retire with confidence and the peace of mind that comes with receiving guaranteed monthly payments for life that will never run out or decrease.

[+] The protected investment options provide exposure to market-linked returns (up to a maximum return) while eliminating or reducing losses resulting from market falls – giving investors the opportunity to safely grow their investment value before converting it into a Lifetime Income.

[#] Investors can access their Lifetime Income anytime one year after starting the AGILE Super+ investment, upon meeting a Relevant Condition of Release.

Q. How is AGILE Super+ different from AGILE?

AGILE and AGILE Super+ share the same core proposition — growth potential with a safety net, guaranteed income for life and flexible access to money[^].

- AGILE Super+ is specifically for individuals investing superannuation money via a rollover directly to Allianz Retire+, with no platform required.
- With AGILE Super+, the Age Pension+ feature automatically applies once you meet a Relevant Condition of Release.
- How you can access your money: prior to meeting a Relevant Condition of Release while your super money is preserved, only partial or full rollovers within the superannuation system are permitted. Once you have met a Relevant Condition of Release, access to your funds will be limited to legislated amounts prescribed under the Capital Access Schedule.
- Lifetime Income: for AGILE Super+, Lifetime Income can only commence after one year in the Growth Phase and upon meeting a Relevant Condition of Release.

[^] Withdrawals in the first 10 years may be subject to a Market Value Adjustment.

Q. Who can invest in AGILE Super+?

AGILE Super+ is open to individuals aged 50 to 80 investing via a super rollover using preserved, restricted non-preserved or unrestricted non-preserved monies.

Q. Do I need to use an investment platform?

No. AGILE Super+ is a standalone solution. A portion of your super can be rolled over from your existing super fund directly to Allianz Retire+, no platform required.

Q. Do I need to have met a Relevant Condition of Release before investing?

No. AGILE Super+ can accept your superannuation investment before you have met a Relevant Condition of Release, allowing you to invest while planning towards retirement.

Investing in AGILE Super+

Q. How much can I invest in AGILE Super+?

The minimum investment is $20,000 and up to $750,000 can be invested in AGILE Super+.

The maximum $750,000 applies in aggregate across all investments in respect of a single investor.

Q. Can I add to my AGILE Super+ investment?

No. You cannot add more money to your original AGILE Super+ investment after it has started. You can, however, take out a new AGILE Super+ investment at any time.

Q. What are my investment options?

In the Growth Phase

You can choose from one or any combination of the following Protected Investment Options:

- Australian Equity Index - Total Protection
- Australian Equity Index - Partial Protection: Initial 10%
- Global Equity Index - Total Protection
- Global Equity Index - Partial Protection: Initial 10%

The four investment options available provide Australian or Global equity market-linked returns (up to a Maximum Return) while offering total or partial protection against adverse market movements.

Each year in the Growth Phase, you can review and change your Protected Investment Options allocation.

In the Lifetime Income Phase

Only the Australian Equity Index - Total Protection Option is available.

- Australian Equity Index - Total Protection

Q. What is the difference between partial and total protection?

One of the key features of AGILE Super+ is that you can protect your investment from extreme market downturns.

In addition to being able to choose between Australian or Global equity market exposure, you have two levels of protection to choose from:

Partial Protection: Initial 10%	The first 10% of losses will be protected, but any losses beyond 10% will be reflected in your Annual Return. For example, if the market return was -15%, your loss would only be -5% (as the first -10% is protected).
Total Protection	You are protected against all market losses, and your annual return* will never be below zero percent.

* Annual Return is before product fees, lifetime income premiums and taxes (if applicable).

Each Protected Investment Option includes protection to reduce the impact on your Investment Value if the selected index falls, but also means there will be a Maximum Return potentially achievable in each year. A greater level of protection will mean a lower Maximum Return.

Q. What fees and charges apply to AGILE Super+?

A product fee of 0.30% p.a. and a Lifetime Income Premium of 1.15% p.a. remain payable while the Investment Value is greater than zero.

The Lifetime Income Premium ceases to be charged when the Lifetime Income commences.

These are deducted annually from your AGILE Super+ Investment Value on the Anniversary Date, on payment of a Full Withdrawal, or on the date of the later death of the Life Insured or Surviving Spouse (if applicable).

Guaranteed lifetime income

Q. When can I start my guaranteed lifetime income?

You can start your guaranteed lifetime income when you're ready, provided it is at least one year after starting your investment and you have met a Relevant Condition of Release.

Q. What happens once I start my lifetime income?

Once commenced, AGILE Super+ provides guaranteed income for life that never stops or drops due to market performance.

Q. What are the income payment options available to me?

When you're ready to start receiving income payments, you can choose between Fixed or Rising Lifetime Income payments:

Fixed payments	Receive a constant dollar value for life and enjoy the reassurance of knowing exactly how much you'll receive each month for life.
Rising payments	Receive a guaranteed income for life, plus opportunities for annual payment increases based on positive index returns (up to a Maximum Return).

Each of the Rising and Fixed Lifetime Income payment options will have different Age Based-Rates and Annual Income Escalators, and therefore Lifetime Income Rates.

Q. Can my income payments increase over time?

Yes - if you choose the Rising option, your guaranteed income may increase each year with any positive return of the Australian Equity Index (up to a Maximum Return) and will never decrease. For more information, refer to the PDS available at www.allianzretireplus.com.au.

Q. How often will I receive my lifetime income payments?

Your lifetime income payments will be paid monthly into your nominated bank account.

Q. What is the Spouse Insured Option?

In the event of your death, you can have your lifetime income continue to be paid for the lifetime of your surviving spouse by selecting the Spouse Insured Option.

The Spouse Insured Option is available whether you choose to receive fixed or rising lifetime income. The Spouse needs to meet certain conditions outlined in the PDS in order to be eligible for the continuation of the income. To learn more, refer to the PDS available at www.allianzretireplus.com.au.

Accessing your money

Q. Can I access my money?

Yes. While AGILE Super+ is designed to be held for your lifetime, you have flexibility to make a partial or full withdrawal if your circumstances change, subject to certain conditions.

How you access your money depends on whether it is preserved or non-preserved:

- **before meeting a Relevant Condition of Release,** preserved super can be accessed by way of a rollover to another eligible product within the superannuation system.
- **once you have met a Relevant Condition of Release** and your super is unrestricted non-preserved, you can make a withdrawal to your nominated bank account.

Withdrawals in the first 10 years may be subject to a Market Value Adjustment. Once you have met a Relevant Condition of Release, access to your funds will be limited to the withdrawal and death benefit amounts prescribed under the Capital Access Schedule.

Age Pension+

What is Age Pension+?

Age Pension+ is a feature of AGILE Super+ that may help eligible investors maximise their Age Pension entitlements through favourable treatment under the Age Pension assets test.

Age Pension+ automatically applies once you meet a Relevant Condition of Release.

How does Age Pension+ affect the Age Pension assets test?

When Age Pension+ applies, a 40% asset test reduction applies against the purchase amount. This means 60% of the applicable purchase amount is initially assessed under the Age Pension assets test.

Your individual Age Pension entitlement will depend on your personal circumstances and applicable social security rules.

Does Age Pension+ affect access to my money?

Yes. Once Age Pension+ applies, withdrawals and death benefits are subject to the Capital Access Schedule, meaning the amount that can be accessed is capped at legislated maximums.

Tax

Q. How is AGILE Super+ taxed?

Before you meet a Relevant Condition of Release, earnings are taxed at 15% and administered by Allianz.

Once you meet a Relevant Condition of Release, the investment becomes a retirement phase income stream and is tax-free.

Applying for AGILE Super+

Q. How do I apply for AGILE Super+?

AGILE Super+ is available directly through Allianz Retire+. Your superannuation money is rolled over from your existing super fund — no investment platform is required.

Complete the AGILE Super+ application form and include all required supporting documents.

Before investing, please read the AGILE Super+ Product Disclosure Statement (PDS) and Target Market Determination (TMD).

We're here to help

Call us on **1300 371 136**
between 8.30am - 5.30pm (AET) Monday to Friday

Visit us online at **allianzretireplus.com.au**

Email us at **enquiries@allianzretireplus.com.au**

Allianz Retire+

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