Allianz Retire+

AGILE Super+ Transfer Balance Cap

This document is the 'Transfer balance cap fact sheet' as referred to in the AGILE Super+ Product Disclosure Statement (AGILE Super+ PDS). It contains information that is incorporated by reference into, and taken to be included in and form part of, the AGILE Super+ PDS.

For the avoidance of doubt, capitalised terms used in this document have the same meaning given to those terms in the AGILE Super+ PDS, unless the context otherwise requires.

Transfer Balance Cap

There is a limit on how much super can be transferred to an income stream in retirement phase, known as the 'Transfer Balance Cap'.

When you meet a Relevant Condition of Release, your AGILE Super+ investment will be reported to the Australian Taxation Office (ATO) and will count as a credit towards your Transfer Balance Cap.

What is the value of the Transfer Balance Cap?

Allianz Australia Life is in the process of applying for a product ruling for AGILE Super+ from the ATO which will specifically seek clarification for the basis of determining the Transfer Balance Credit (or Debit) in respect of an investor in AGILE Super+. This fact sheet will be updated when the product ruling has been issued.

There are two valuation methods that could be applicable to the calculation of the Transfer Balance Credit as set out in the Options below.

Option 1: Using the Investment Value immediately prior to meeting a Relevant Condition of Release.

Option 2: Using the greater of the Investment Value immediately prior to meeting a Relevant Condition of Release and the purchase amount[1].

We are seeking a product ruling from the ATO to provide investors in AGILE Super+ with certainty as to which of the two Options above is applicable to calculating the Transfer Balance Credit for an AGILE Super+ investment.

We recommend you speak with your qualified tax adviser and / or licensed financial adviser before investing in AGILE Super+.

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**

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1 The purchase amount means the starting Investment Amount compounded on each anniversary date and on the assessment day by the upper threshold deeming rate until the assessment day.

The assessment day is the day the Investor (Life Insured) meets a Relevant Condition of Release (including reaching age 65). If the Investor purchases AGILE Super+ before meeting a Relevant Condition of Release, the assessment day will be the day they meet a Relevant Condition of Release. If the Investor purchases AGILE Super+ after meeting a Relevant Condition of Release (including reaching age 65), then the assessment day is the date of purchase (Commencement Date).

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