Allianz Retire+

Allianz Guaranteed Income for Life (AGILE)

Retirement income, made simple

Allianz Guaranteed Income for Life (AGILE) is a retirement income solution designed to provide protected investment growth potential, a guaranteed income for life and the flexibility to access capital.

AGILE aims to help convert super or retirement savings into a stable, lifelong income stream with the potential to grow and protect against market downturns.

What AGILE helps solve

Retirement brings new risks to your clients' hard-earned super or retirement savings, including:

- The risk of outliving their savings.
- The risk of uncertain or varying income levels.
- Market volatility and its impact on retirement outcomes.
- The need to retain access to their money for unforeseen events and life changes.

By turning a portion of your clients' portfolio into a guaranteed lifetime income, AGILE's unique design empowers them to plan early for retirement and navigate each of these risks with greater certainty.

AGILE simplifies retirement income planning by delivering three things clients want most:

Growth potential with a safety net

Opportunity to safely grow your investment while being fully or partially protected against market downturns.

Guaranteed income for life

When they are ready to start the lifetime income, clients receive a guaranteed income for life that never stops or drops, regardless of market conditions.

Flexible access to your money

Because we know life is not linear and plans can change, with AGILE clients retain access to their investment.

AGILE works best for clients who:

- Are approaching or in retirement and transitioning from accumulation to income.
- Want income they can't outlive.
- Are uncomfortable with market volatility and sequencing risk.
- Want growth with protection before commencing retirement income.
- Value certainty but still want access to their investment.
- Benefit from diversification alongside account-based pensions.

AGILE is not designed to replace account-based pensions, it's designed to strengthen them.

How AGILE works

AGILE has two key stages: the Growth Phase and Lifetime Income Phase.

- During the **Growth Phase**, clients' savings have the potential to grow with built-in protection designed to reduce the impact of market downturns.
- When they transition to the **Lifetime Income Phase**, they'll receive guaranteed income for life that is designed to never stop or drop.
- Throughout their AGILE journey, clients have choice and flexibility.

GROWTH PHASE

Allocate a portion of super or savings into AGILE

LIFETIME INCOME PHASE

Retire with confidence and peace of mind

INVEST

Protected investment growth

Opportunity to safely grow your savings* while being fully or partially protected against market downturns.

Investment choice

Each year, choose from one or a combination of our Protected Investment Options.

ACCESS

Start Lifetime Income or wait?

You can keep growing your investment or start your Lifetime Income (you decide when – any time from one year after starting your AGILE investment).

Social security choice

Decide whether to optimise eligibility for the Age Pension.

ENJOY

Income payment choice

Fixed or Rising payments for life? It's your choice.

Spouse income choice

Decide whether to have income continue for the life of your spouse.

Where AGILE fits

AGILE is designed to complement traditional retirement portfolio strategies.

Effective retirement portfolios aim to balance three core objectives:

- **Liquidity** - Cash and short-term assets to meet immediate spending needs and unexpected expenses.
- **Growth** - Account-based pensions and other investments to support long-term purchasing power.
- **Income needs** - Reliable income to cover essential ongoing expenses.

AGILE is designed to help address retirement income needs by providing a stable, guaranteed income clients can't outlive.

By securing a portion of retirement income that is uncorrelated, AGILE can help clients stay invested with greater confidence.

Ready for AGILE?

Get in touch. For more information, contact your Business Development Manager or reach us at:

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(between 8.3am and 5.30pm AET, Mon-Fri)

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Allianz Retire+

* Up to a Maximum Return.

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