Allianz Retire+

Allianz Guaranteed Income for Life
Maximum Returns

Maximum Returns for AGILE investments with a commencement or anniversary date between: **01/10/2026 and 31/10/2026.**

Protected Investment Option	Maximum Return
Australian Equity Index – Total Protection	6.50%
Australian Equity Index – Partial Protection: Initial 10%	13.00%
Global Equity Index – Total Protection	6.25%
Global Equity Index – Partial Protection: Initial 10%	12.80%

- Each Protected Investment Option has a Maximum Return that the option could potentially achieve in that year.
- Maximum Returns are reset on each Anniversary Date.
- Maximum Returns are expressed before the annual product fee, lifetime income premiums and any applicable taxes.
- For existing AGILE investors, the Maximum Return in any given year will never be lower than the Guaranteed Minimums listed in your Investor Certificate.

Period	Protected Investment Option			
	Australian Equity Index – Total Protection	Australian Equity Index – Partial Protection: Initial 10%	Global Equity Index – Total Protection	Global Equity Index – Partial Protection: Initial 10%
01/09/2026 – 30/09/2026	6.50%	13.00%	6.25%	12.80%
01/08/2026 – 31/08/2026	6.20%	13.00%	6.00%	12.80%
01/07/2026 – 31/07/2026	6.20%	13.00%	6.00%	12.80%
01/06/2026 – 30/06/2026	6.20%	13.00%	6.00%	12.80%
01/05/2026 – 31/05/2026	6.20%	13.00%	6.00%	12.80%
01/04/2026 – 30/04/2026	6.20%	13.00%	6.00%	12.80%
01/03/2026 – 31/03/2026	6.00%	13.00%	5.80%	12.80%
01/02/2026 – 28/02/2026	6.00%	13.00%	5.80%	12.80%
01/01/2026 – 31/01/2026	6.00%	13.00%	5.80%	12.80%
01/12/2025 – 31/12/2025	6.00%	13.00%	5.80%	12.80%
01/11/2025 – 30/11/2025	6.00%	13.00%	5.80%	12.80%
01/10/2025 – 31/10/2025	6.00%	13.00%	5.80%	12.80%
01/09/2025 – 30/09/2025	6.00%	13.00%	5.80%	12.80%
01/08/2025 – 31/08/2025	6.00%	13.00%	5.80%	12.80%

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Period	Protected Investment Option			
	Australian Equity Index – Total Protection	Australian Equity Index – Partial Protection: Initial 10%	Global Equity Index – Total Protection	Global Equity Index – Partial Protection: Initial 10%
01/07/2025 – 31/07/2025	6.00%	13.00%	5.80%	12.80%
01/06/2025 – 30/06/2025	6.00%	13.00%	5.80%	12.80%
01/05/2025 – 31/05/2025	6.00%	13.00%	5.80%	12.80%
01/04/2025 – 30/04/2025	6.00%	13.00%	5.80%	12.80%
01/03/2025 – 31/03/2025	6.00%	13.00%	5.80%	12.80%
01/02/2025 – 28/02/2025	6.00%	13.00%	5.80%	12.80%
01/01/2025 – 31/01/2025	6.00%	13.00%	5.80%	12.80%
01/12/2024 – 31/12/2024	6.00%	13.00%	5.80%	12.80%
01/11/2024 – 30/11/2024	6.00%	13.00%	5.80%	12.80%
01/10/2024 – 31/10/2024	6.00%	13.00%	5.80%	12.80%
01/09/2024 – 30/09/2024	6.00%	13.00%	5.80%	12.80%
01/08/2024 – 31/08/2024	6.00%	13.00%	5.80%	12.80%
01/07/2024 – 31/07/2024	6.00%	13.00%	5.80%	12.80%
01/06/2024 – 30/06/2024	6.00%	13.00%	5.80%	12.80%
01/05/2024 – 31/05/2024	6.00%	13.00%	5.80%	12.80%
01/04/2024 – 30/04/2024	6.00%	13.00%	5.80%	12.80%
01/03/2024 – 31/03/2024	6.00%	13.00%	5.80%	12.80%
01/02/2024 – 29/02/2024	6.00%	13.00%	5.80%	12.80%
01/01/2024 – 31/01/2024	6.00%	13.00%	5.80%	12.80%
01/12/2023 – 31/12/2023	6.00%	13.00%	5.80%	12.80%
01/11/2023 – 30/11/2023	6.00%	13.00%	5.80%	12.80%
01/10/2023 – 31/10/2023	6.00%	13.00%	5.80%	12.80%
01/09/2023 – 30/09/2023	6.00%	13.00%	5.80%	12.80%
01/08/2023 – 31/08/2023	6.00%	13.00%	5.80%	12.80%
01/07/2023 – 31/07/2023	6.00%	13.00%	5.80%	12.80%
01/06/2023 – 30/06/2023	6.00%	13.00%	5.80%	12.80%
01/05/2023 – 31/05/2023	6.00%	13.00%	5.80%	12.80%
01/04/2023 – 30/04/2023	6.00%	13.00%	5.80%	12.80%

Period	Protected Investment Option			
	Australian Equity Index – Total Protection	Australian Equity Index – Partial Protection: Initial 10%	Global Equity Index – Total Protection	Global Equity Index – Partial Protection: Initial 10%
06/03/2023 – 31/03/2023	6.00%	13.00%	5.80%	12.80%

Important Information

Refer to the Allianz Guaranteed Income for Life (AGILE) Product Disclosure Statement (PDS) for the definition of all capitalised terms. We reserve the right to change the Maximum Returns and Protected Investment Options published here at any time.

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).