

An aerial photograph of a couple walking hand-in-hand on a sandy beach. The ocean waves are crashing onto the shore, creating white foam. The couple's long shadows are cast onto the sand. The overall scene is warm and serene, suggesting a peaceful retirement lifestyle.

RETIRING WITH

CERTAIN TY

Allianz Retire+



Living longer, living better: embracing extended retirement

Australia is experiencing a major demographic transformation which is seeing more people living longer, healthier lives.

And while on the face of it, this increased life expectancy is great news, on the flip side comes the realisation that our savings will need to go even further.

According to the Australian Government Actuary, a female who reached age 65 between 2020-22 is expected to live until age 87.9 and her male counterpart can expect to live to 85.3 years of age¹.

However, these numbers don't tell the full story: when you factor in mortality improvements (due to advancements in medicine, health care, technology and living standards) this expectancy increases to age 89.9 for females and age 87.7 for males².

This increased longevity has serious financial implications: our retirement nest egg needs to last longer – but how much longer?

Most people agree that having their retirement savings go the distance is a top priority. To achieve this in the face of an uncertain retirement timeframe, many people choose to cut back spending to preserve savings and reduce their risk of running out of money.

But by doing so, they're effectively 'locking in' a lower standard of living – ultimately depriving themselves of the retirement lifestyle they've worked so hard for.

What if it didn't have to be this way?

Survey: top financial priorities in retirement³



83%

want money that lasts a lifetime



91%

want a regular income for essentials



86%

want to be able to afford aged care and medical costs

¹ Australian Government Actuary, Australian Life Tables 2020-22.

² Australian Government Actuary, Australian Life Tables 2020-22 with 25-year mortality improvement factors.

³ National Seniors Australia, 'The cost of living and older Australians' financial wellbeing', September 2023.



Living longer is only part of the equation; living well is the other

Retirement marks a time of life that's full of promise, with the opportunity to realise lifelong dreams.

In a perfect world, we'd retire with the confidence of knowing that our savings will last a lifetime and that we can maintain our current lifestyle.

However, in reality, it's a different picture. The road to retirement is paved with a series of unknowns that can undermine our confidence to spend and enjoy retirement.

Key retirement considerations

Certainty

How can I receive a steady, stable income that lasts a lifetime?

Investment growth

How can I remain invested to grow my savings?

Downside protection

How can I protect my investment from market volatility?

Access to money

How can I access money for unexpected expenses?

Estate planning

How can I ensure my loved ones are looked after when I'm gone?

Age Pension

How can I optimise my eligibility for the Age Pension?

With all of the 'unknowns' on the retirement horizon, there's a growing demand for income solutions that provide certainty. And that's where Allianz Guaranteed Income for Life comes in.

Introducing Allianz Guaranteed Income for Life

While we're working, we have the comfort of knowing there's a regular pay cheque coming in each month. But that all changes when we retire.

Instead, we're required to live off other income sources such as super, investments and even the Age Pension. When we don't know what's down the road, it can be daunting working out how to make these income sources last.

Allianz Guaranteed Income for Life (AGILE) is a retirement income solution that delivers certainty in life after work – and it has the potential to transform your retirement.

AGILE provides the peace of mind that comes from combining a protected investment with potential for performance growth, with a guaranteed lifetime income. When you are ready to start receiving your lifetime income⁴, you will receive a guaranteed income every month for the rest of your life, so you can plan (and enjoy) retirement with more confidence.



Swap your pay cheque for a guaranteed retirement income



You receive a guaranteed income - for life

Retire with certainty whenever you're ready⁴ and receive guaranteed income payments for the rest of your life (think of it as your 'retirement pay cheque'). In addition, your payments are guaranteed to **never** decrease or run out.



You can access your money whenever you need to

You can withdraw some or all of your investment value – your money is not locked away and you can make a partial or full withdrawal at any time⁵.



You can grow your retirement savings with protection against downturns

AGILE's investment options provide exposure to market-linked returns (up to a maximum return) with partial or total protection, giving you the opportunity to safely grow your investment value while you're waiting to switch on your lifetime income.



You can look after your loved ones

In the event of your death, you have peace of mind knowing that your remaining investment value⁶ is paid out to your beneficiaries or estate.



You can optimise eligibility for the Age Pension

If the Age Pension is expected to be an income source in retirement, the Age Pension+ Option may help you become eligible for, or potentially increase, the amount you receive.

Enjoy today knowing that your tomorrow is assured

With so many unknowns in life, it's important to know that your money is in safe hands – now and in the future. After all, your quality of life in retirement depends on it.

The lifetime income that we pay to AGILE investors is **guaranteed** to be payable for life – backed by a Life Company who is regulated by the Australian Prudential Regulation Authority (APRA).

By having this guarantee, you can plan confidently for your retirement knowing how much income you will have, secure in the knowledge it will never run out.

⁴ An investor can start their guaranteed lifetime income anytime 1 year after commencing the AGILE investment.

⁵ During both Growth and Lifetime Income Phases, investors are free to make Full or Partial Withdrawals from their Investment Value at any time. During the Growth Phase, investors have access to a Free Withdrawal Amount (FWA) equal to 5% of their initial Investment Amount, available annually. Withdrawals in the first 10 years may be subject to a Market Value Adjustment. Withdrawals will also reduce their potential Lifetime Income Payments. If an investor selects the Age Pension+ Option, they will no longer have access to the FWA in the Growth Phase, and the available Withdrawal Value will be limited to the maximum amount allowable under the social security Capital Access Schedule.

⁶ In the event of death, if the Age Pension+ Option is chosen, the amount payable on death will be subject to a maximum known as the Age Pension+ Maximum Benefit on Death, which may be greater or less than the Investment Value at that time.

⁷ It's important to be aware that selecting the Age Pension+ Option would vary the death, withdrawal value and lifetime income payable from AGILE. Access will be limited to the amount prescribed under the social security Capital Access Schedule. The investor's applicable Lifetime Income Rates would also vary.

Your retirement future-proofed

Income certainty is the essential ingredient that gives you the confidence to spend and enjoy retirement, safe in the knowledge that you have the financial ability to maintain your lifestyle and optimise health and wellbeing.

AGILE is the foundation for creating certainty in retirement. By becoming a key component of your retirement portfolio, you can 'future-proof' your retirement income.

Simply direct a portion of your super or savings into AGILE and lock in a known lifetime income rate⁸, which is guaranteed to increase for every year that you remain in the Growth Phase. Your money is invested in one (or a combination) of our protected investment options and, when you're ready to access your lifetime income, it is converted into a lifetime income stream.

How it works

Invest

Allocate a portion of your savings or super into AGILE



Your investment is linked to market returns, giving it the potential to grow over time⁹.

When combined with your 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



You can access your lifetime income as early as 1 year after starting the AGILE investment.

You are rewarded for waiting: your lifetime income rate increases each year, so the longer you defer, the higher it will be.



Enjoy

Retire with confidence and peace of mind



Retire with confidence knowing you will receive guaranteed monthly payments for life that will never run out or decrease - no matter how long you live or what happens in the markets.

⁸ Lifetime Income Rates are known at commencement and will vary, depending on whether the investor chooses to receive Rising or Fixed payments, whether the investor has selected the Age Pension+ Option and whether the investor has selected the Spouse Insured Option.

⁹ AGILE's 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.

An aerial photograph of a golf course. In the foreground, there is a large, light-colored sand trap. To the right, a body of water is visible. The main area is a lush green fairway. Two golfers are on a green in the middle ground; one is standing and the other is crouching. Long shadows are cast across the grass, indicating it is either early morning or late afternoon. The text is overlaid in the upper right quadrant.

**AGILE is designed to complement
your other sources of retirement income
to provide greater income certainty.**

**Having the confidence of a
guaranteed income for life
goes a long way towards improving
the quality of life in retirement.**

About Allianz Retire+

Allianz Retire+ is committed to simplifying retirement planning by providing reliable solutions that offer guaranteed income, protection, flexibility and control. We empower retirees to achieve financial security and peace of mind.

As part of the global Allianz Group, we utilise our extensive expertise and resources to deliver products that meet the evolving needs of retirees, ensuring they can enjoy their retirement with confidence.

Allianz Globally

#1 Insurance brand

Interbrand Best Global Brands
Ranking 2025

122 million customers¹⁰

in almost 70 countries worldwide

136 years

Worldwide strength and presence
since 1890

Allianz Australia¹¹

4.4 million customers¹²

as at November 2025

~5,900 employees

committed to providing
'Care you can count on'

112 years

securing the future of our
customers since 1914

Ready for AGILE?

Speak with your financial adviser or
contact us at:



1300 371 136
between 8.30am - 5.30pm (AET)
Monday to Friday



allianzretireplus.com.au



enquiries@allianzretireplus.com.au

¹⁰ Insurance only, including non consolidated entities with Allianz customers. Source: Allianz.com

¹¹ The Allianz Australia Group operates the general insurance business in Australia. Allianz Retire+ is a sister company to the Allianz Australia corporate group and operates the life insurance business in Australia.

¹² Excluding Royal Automobile Association of South Australia Incorporated (RAA). Source: Allianz Australia.

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