KEY INFORMATION DOCUMENT

Allianz

PURPOSE This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

PRODUCT

Allianz Vantage Investment Bond - AVIB01 (Ireland) issued by Allianz Global Life dac belonging to the Allianz SE Group
For more information please contact by calling + 353 (1) 2422333 or visiting our website at www.allianzgloballife.ie.

The Central Bank of Ireland is responsible for supervising Allianz Global Life dac in relation to this Key Information Document.
This Key Information Document has been created on 20.08.2026.

You are about to purchase a complex investment product that may be difficult to understand. This product can be invested in as a means of diversification.

WHAT IS THIS PRODUCT?

TYPE You will enter into a unit linked life insurance contract with Allianz Global Life dac

TERM This product does not have a maturity date. It will terminate on the earliest of the following dates;
- death of the last life assured
- full surrender by the customer.

OBJECTIVES This is a regular premium unit-linked investment policy. This product aims to provide medium to long-term capital growth by providing access to a range of unit-linked funds, which invest across a number of different asset classes. Allianz Global Life recommends that the minimum investment period is 7 years and the risk profile of the funds is based on this recommended holding period. The product is designed to allow the policyholder to select funds that meet their risk appetite. The return on the investment will depend on the performance of the assets in the chosen funds.

For a specific fund information sheet for each fund visit: www.allianzgloballife.ie/products/fund-centre.html

INTENDED RETAIL INVESTOR This product is intended for policyholders who:
- Wish to gain exposure to investment markets
- Aim to build up savings over a medium to long term investment period
- Are willing to assume some level of risk and who can bear an investment loss.
- Are between 18 and 79 years old

The type of investor will vary depending on the investment funds chosen and Allianz Global Life recommends that the investor has received appropriate professional advice or is sufficiently informed about financial markets to ensure they are aware that the value of their investment may move up and down. The product ihas a minimum investment amount of €100 per month, €300 per quarter, €600 per half-year and €1,200 per year.

This product is not suitable for policyholders who:
- Need immediate access to their funds
- Do not have a moderated capacity to bear investment loss
- Are not able to meet the regular contributions on this product.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

RISK INDICATOR

1	2	3	4	5	6	7

Lower risk ← → Higher risk

The risk indicator assumes you keep the product for 7 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

You will find a description of the performance scenarios related to each specific investment in the relevant document.

WHAT HAPPENS IF ALLIANZ GLOBAL LIFE DAC IS UNABLE TO PAY OUT?

In the unlikely event of a default by Allianz Global Life dac, the investor may incur a financial loss. There is no compensation system or guarantee fund.

WHAT ARE THE COSTS?

COSTS OVER TIME The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.
The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties.
The figures assume you invest 1,200 € each year. The figures are estimates and may change in the future.
The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

INVESTMENT: €1,200	If you exit after 1 year	If you exit after 7 years
Total costs	From €30 to €42	From €629 to €1,182
Annual cost impact (*)	From 2.5 % to 3.5 %	From 1.7 % to 2.8 % each year

(*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the recommended holding period your average return per year is projected to be 0.3 % or 14.7 % before costs and -1.7 % or 13.0 % after costs.

COMPOSITION OF COSTS The table below shows:
- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- the meaning of the different cost categories.

One-off costs		Annual cost impact if you withdraw the investment after 7 years
Initial fee	The impact of the costs you pay when entering your investment. This figure takes into account the government levy of 1%. The person selling you the product will inform you of the actual charge.	0.3 %
Exit costs	The impact of the costs of exiting your investment after the recommended holding period.	0.0 %
Ongoing costs		
Management fees and other administrative or operating costs	from 1.4 % to 2.5 % of the value of your investment per year. This is an estimate based on actual costs over the last year.	1.4 % to 2.5 %
Transaction costs	0.0 % - 0.3 %of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	From 0.0 % to 0.3 %
Incidental costs taken under specific conditions		
Performance fees	Performance fees do not apply for this product.	0.0 %

The table shows the impact the different costs have on what the investor gets back at the recommended holding period and what the different cost categories mean.
Different costs may apply to your policy. The costs shown here reflect a 100% allocation of premium and an Allianz Global Life annual management charge of 1.40%. The costs applicable to your policy will depend on the version of the product you choose with your broker.

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

RECOMMENDED HOLDING PERIOD: 7 YEARS

There is no minimum holding period. This product is designed for medium to long term investments therefore you should be prepared to hold the investment for 7 years. To benefit from the relative stability of investment returns over the longer term. Surrender penalties can also have a material effect on the charges being incurred at shorter investment periods. The appropriate holding period for individual investments will depend on a number of factors including the customer's overall diversification needs and individual circumstances.

During the first 30 days of the contract you may choose to obtain a refund of your fund value plus all charges taken during that period. On surrender during the contract year the Protect / Invest benefit will not apply and you will receive the value of your fund. No surrender penalties will apply.

HOW CAN I COMPLAIN?

For any complaints relating to the product or product manufacturer you can contact us by letter addressed to Allianz Global Life dac, Maple House, Temple Road, Blackrock, Dublin, Ireland. You can also send an e-mail to customersupport@allianzgloballife.ie or call +353 1 242 2333.

The Financial Services and Pension Ombudsman shall rule on any dispute concerning liability, fault and culpability. Financial Services and Pension Ombudsman, Lincoln House, Lincoln Place, Dublin 2 or Call: +353 (1) 567 7000. You can also send an email to Email: info@fspo.ie. www.fspo.ie.

OTHER RELEVANT INFORMATION

Prior to subscription you will be provided with the Policy Conditions as required by law. This will provide you with detailed information regarding the contractual agreement with Allianz Global Life dac.

You are entitled to request and receive a paper version of the Key Information Document (KID) from the person selling you the product free of charge.