

KEY INFORMATION DOCUMENT

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

Product: Allianz Vantage Investment Bond - AVIB01 (Ireland)
Investment Option: Allianz Euro Cash
Premium Option: Regular Premium
Company: Allianz Global Life dac part of 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 The objective of the investment policy is to achieve a money market-related return in line with the market, taking into account the security of the capital, value stability and simultaneous liquidity of the fund assets by investing in assets that have ecological or social characteristics in line with the strategy for sustainable and responsible investments (SRI strategy). Further information on the investment strategy, the permissible asset classes and the sustainability approach can be found in the sales prospectus.

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

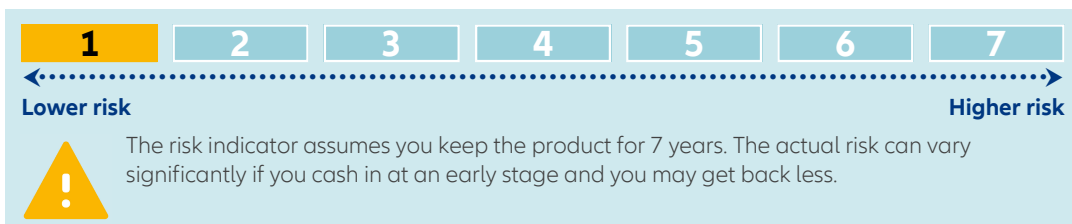
The type of investor will vary depending on the investment funds chosen and Allianz Global Life recommends that the investor has received appropriate professional advice or is sufficiently informed about financial markets to ensure they are aware that the value of their investment may move up and down. The product has 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



PERFORMANCE SCENARIOS The figures shown include all costs of the product itself, as well as the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the amount you receive. The possible return will depend on the future performance of the markets, which is uncertain and cannot be predicted with accuracy. The unfavourable scenario, the moderate scenario, and the favourable scenario shown are illustrations based on the worst performance,

the average performance, and the best performance of the product and/or a suitable benchmark over the last 12 years. In the future, markets may perform very differently. The stress scenario indicates what the amount you receive could be under extreme market conditions.

RECOMMENDED HOLDING PERIOD:		7 years	
Example investment:		€1,200 PER YEAR	
		If you exit after 1 year	If you withdraw the investment after 7 years
Scenarios in case of a non-occurrence of an insured event:			
Minimum			
Stress	What you might get back after costs	€1,160	€7,740
	Average return each year	-3.6 %	-2.0 %
Unfavourable	What you might get back after costs	€1,160	€7,740
	Average return each year	-3.6 %	-2.0 %
Moderate	What you might get back after costs	€1,170	€7,950
	Average return each year	-2.7 %	-1.4 %
Favourable	What you might get back after costs	€1,220	€8,300
	Average return each year	1.5 %	-0.3 %
Amount invested over time		€1,200	€8,400

This table shows the money you could get back over the next 7 years, under different scenarios, assuming that you invest 1,200 EUR. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. This product cannot be easily cashed in. This means it is difficult to estimate how much you would get back if you cash in before the end of the recommended holding period/maturity. You will either be unable to cash in early or you will have to pay high costs or make a large loss if you do so. The figures shown include all the costs of the product itself, and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. The unfavorable scenario occurred for an investment between 2/2015 and 2/2022. The moderate scenario occurred for an investment between 2/2017 and 2/2024. The favorable scenario occurred for an investment between 7/2019 and 7/2026.

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 €. 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	€33	€649
Annual cost impact (*)	2.7 %	2.0 % 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 0.6 % before costs and -1.4 % 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	1.57 % of the value of your investment per year. This is an estimate based on actual costs over the last year.	1.6 %
Transaction costs	0.1 % 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.	0.14 %
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.