

FIXED INDEX UNIVERSAL LIFE INSURANCE

Flexible loan options to help address future needs

Access your policy's available cash value.

Many people purchase life insurance for the death benefit protection it provides to beneficiaries.¹ And insurance policies also give you the **opportunity to build accumulation value, tax-deferred**. You can then access any available cash value through **policy loans (or withdrawals) that are generally income-tax-free for future needs,**² such as:



To supplement
retirement income



For health
emergencies



To supplement
college funding



To help address
other financial needs

To provide you with **flexibility and choices**, our FIUL products offer both fixed interest rate loans and indexed loans. We stand out by offering:

- Flexibility to switch between loan types each policy anniversary
- The ability to blend loan types (e.g., 50% indexed loans and 50% fixed loans)
- Guaranteed 5% annual indexed loan rate³

Must be accompanied by the "Understanding FIUL" brochure (M-3959) or appropriate product consumer brochure.

FIUL is not a source of guaranteed income in retirement. There is no guarantee the policy will earn sufficient interest to support a loan strategy.

¹The death benefit is generally income-tax-free when passed on to beneficiaries.

²Policy loans and withdrawals will reduce the available cash value and death benefit and may cause the policy to lapse, or affect guarantees against lapse. Withdrawals in excess of premiums paid will be subject to ordinary income tax. Additional premium payments may be required to keep the policy in force. In the event of a lapse, outstanding policy loans in excess of unrecovered cost basis will be subject to ordinary income tax. If a policy is a modified endowment contract (MEC), policy loans and withdrawals will be taxable as ordinary income to the extent there are earnings in the policy. If any of these features are exercised prior to age 59½ on a MEC, a 10% federal additional tax may be imposed. Tax laws are subject to change and you should consult a tax professional.

³The indexed loan's guaranteed up-front annual interest charge is locked in when you purchase your policy, and won't change.

Access loans when you want, for **what you want.**

Loans you take from your policy do not have to be repaid and can be used when you want, for what you want. Keep in mind that outstanding loan balances will be deducted from the death benefit when the insured passes away. You should carefully manage your policy values to avoid policy lapse or adverse tax consequences. Whether you take a loan to make a down payment on a beach house or help supplement retirement income, it can help when you need it most.

CALL YOUR FINANCIAL PROFESSIONAL to learn more about our FIUL products and loan options.

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Product and feature availability may vary by state and broker/dealer.

Guarantees are backed solely by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America (Allianz). www.allianzlife.com

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.950.1962

• Not FDIC insured • May lose value • No bank or credit union guarantee • Not a deposit • Not insured by any federal government agency or NCUA/NCUSIF