

Help make your idle assets go further

Create wealth and protect it for the next generation.

"Idle assets" in your retirement portfolio are assets that you don't need to draw on to maintain your lifestyle and intend to leave to your beneficiaries or charitable interests.

However, you may not want to let these idle assets truly sit idle. Over time, rising taxes and market downturns could erode their value. And without proper planning, taxes could also affect your beneficiaries when they inherit this legacy you've created.



FOUR IMPORTANT QUESTIONS TO CONSIDER FOR YOUR IDLE ASSETS:

Protection – How concerned are you that your money is protected from volatility and/or taxes?

Accumulation potential – Over time, would you like these assets to have the opportunity to increase in value?

Efficient transfer – Is it a goal to efficiently pass the money to beneficiaries when you are gone?

Access – While you don't foresee an immediate need, do you still want to be able to access the money in case of an emergency?

Common places for idle assets include savings accounts and certificates of deposit (CDs). These provide varying degrees of protection, accumulation potential, efficient transfer, and access.



But there's another option for idle assets that can help address all four of these concerns. **Keep reading.**

This material must be accompanied by the appropriate fixed index universal life insurance consumer brochure and the Premium Deposit Fund Rider consumer brochure (M-5480, 2724344.1).

This content is general information for educational purposes, and is not intended to constitute fiduciary advice.

Please consult your financial professional for a specific recommendation about purchasing this product.

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

• 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

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ALLOCATING IDLE ASSETS TO A FIXED INDEX UNIVERSAL LIFE INSURANCE POLICY

If you need life insurance coverage, you could consider using your idle assets to purchase fixed index universal life (FIUL) insurance.

An FIUL policy can be a powerful option to help with your financial strategy – by meeting all four of the needs you may have for your idle assets:



Protection: The death benefit is generally income-tax-free to your beneficiaries.



Accumulation potential: The policy has the potential to build tax-deferred accumulation value that can't be lost due to market downturns (although fees and expenses will reduce policy values).



Efficient transfer: The death benefit provided at your death generally avoids probate and goes directly to your beneficiaries.



Access: You have access to any available cash value through policy loans or withdrawals for any purpose you choose. When accessing policy loans or withdrawals, you should carefully monitor policy values to help prevent a policy lapse.¹

Keep in mind that life insurance requires health and financial underwriting.

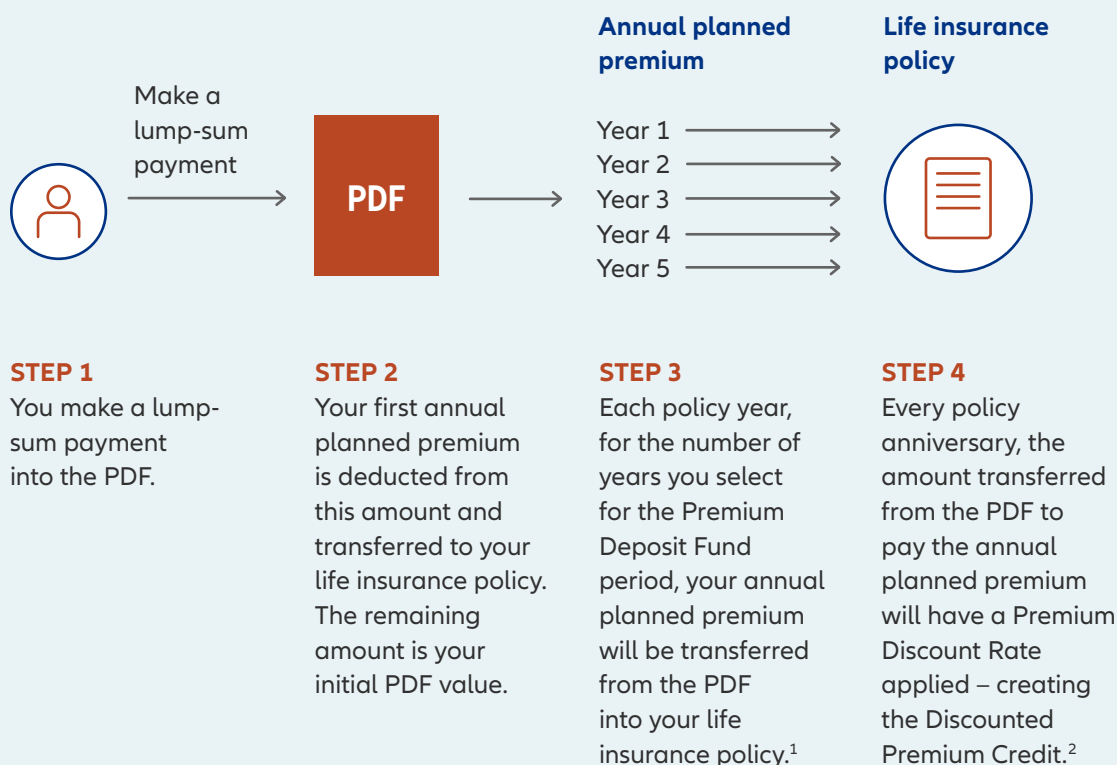
¹Policy loans and withdrawals will reduce the available cash value and death benefit and may cause the policy to lapse, or affect guarantees against lapse. Withdrawals in excess of premiums paid will be subject to ordinary income tax. Additional premium payments may be required to keep the policy in 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.

USE THE PREMIUM DEPOSIT FUND RIDER FOR AN ANNUAL DISCOUNT

With the optional Premium Deposit Fund (PDF) Rider added to your FIUL policy, you can fund your policy up to its maximum with a single lump-sum payment. Based on your selected planned premium payment transfers (maximum ten, minimum three), each policy anniversary, your annual planned premium will be paid from this lump sum.

Even better, the PDF rider provides you with a **Premium Discount Rate** on each annual planned premium transferred from the PDF into the FIUL policy – helping you stretch your dollars further.¹

This hypothetical example is for illustrative purposes only and assumes five planned premium payments from the PDF.



DO YOU HAVE IDLE ASSETS? Talk to your financial professional about how FIUL can provide a level of protection, accumulation potential, efficient transfer, and access – all with one product.

¹ The Discounted Premium Credit is considered interest paid to the policy owner. The policy owner will be sent a 1099-INT for the amount of the Discounted Premium Credit each year when it is applied to the policy. You should consult with your tax advisor.

² Discounted Premium Credit does not apply to first-year premium.

The number of annual planned premiums you select could be greater or less than what is shown in this hypothetical example. The minimum number of annual planned premium transfers is three, and the maximum number of premium transfers is 10. The Premium Discount Rate is guaranteed on an annual basis and will never be less than 0.25%. Discount does not apply to the first-year premium.

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A leading provider of annuities and life insurance, Allianz Life Insurance Company of North America (Allianz) bases each decision on a philosophy of being true:

True to our strength as an important part of a leading global financial organization.

True to our passion for making wise investment decisions. And **true to the people we serve**, each and every day.

Through a line of innovative products and a network of trusted financial professionals, and with 3.7 million contracts issued, Allianz helps people as they seek to achieve their financial and retirement goals. Founded in 1896, Allianz is proud to play a vital role in the success of our global parent, Allianz SE, one of the world's largest financial services companies.

While we are proud of our financial strength, we are made of much more than our balance sheet. By being true to our commitments and keeping our promises, we believe we make a real difference for our clients. It's why so many people rely on Allianz today and count on us for tomorrow – when they need us most.

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

This notice does not apply in the state of New York.

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