

ALLIANZ ADVISORY SOLUTIONS

# New business and servicing quick-start guide

Ready to add insurance to your practice and elevate your value proposition? This quick-start guide makes it easier.

The following is a high-level guide for registered investment advisers (RIAs) on doing business with the RIA Concierge Desk through Allianz Life Insurance Company of North America (Allianz). Follow the steps below as you navigate the new business process. Take note of the key features and milestones you can expect as your applications progress through our systems.

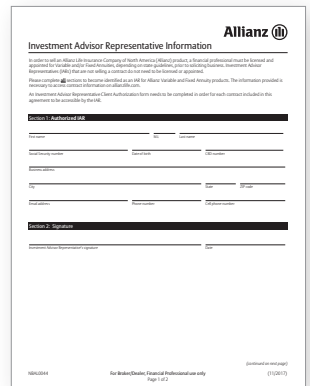


## COMPLETE APPOINTMENT FORM

To log in and access client information via our secure website, complete web access form NBAL0044.

Submit your completed and signed form to: [fixedannuity@allianzlife.com](mailto:fixedannuity@allianzlife.com)

You will receive an email from Allianz to complete your registration.



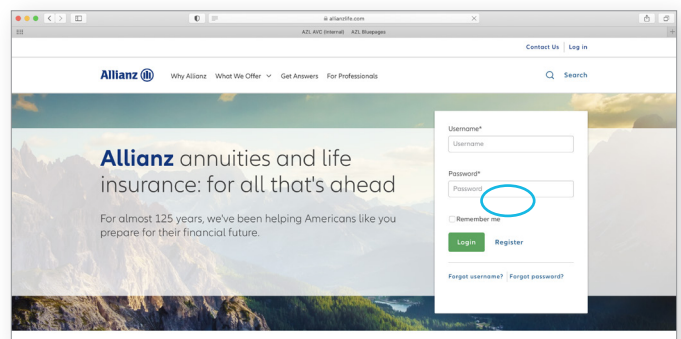
## REGISTER ONLINE

When you receive email confirmation that you are approved, you have seven days to complete your registration as follows:

1. Go to [www.allianzlife.com](http://www.allianzlife.com). Click **Register**.
2. Follow the prompts to create your account.

### For RIA back-office website access:

Provide full name and email address to Tom Vano via email: [tom.vano@allianzlife.com](mailto:tom.vano@allianzlife.com)





## TECHNOLOGY AND PLATFORMS

Allianz has established annuity data feeds with the top wealth management platforms. To begin the data connectivity process or to meet special data-feed needs, contact [RIA@allianzlife.com](mailto:RIA@allianzlife.com).

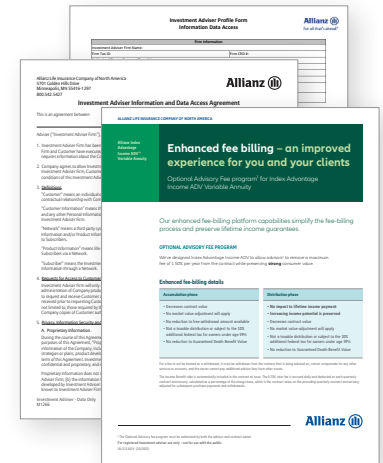


## ADVISORY FEE BILLING

We've designed the Allianz Index Advantage Income ADV<sup>®</sup> Variable Annuity to allow RIAs to remove a maximum advisory fee of 1.5% per year from the contract. The following forms are needed to facilitate the set up of the RIA:

- Data agreement
- RIA profile form

Please reach out to [RIA@allianzlife.com](mailto:RIA@allianzlife.com) to obtain these documents. For a more detailed step-by-step guide, please refer to IAI-228-ADV.



## SUBMITTING BUSINESS

When the RIA Concierge Desk submits your client's annuity application, they will work through the following steps:

### 1. Application

The RIA Concierge Desk submits your client's annuity application and an Allianz case manager is assigned.

### 2. Suitability

The Leaders Group suitability team will review to confirm all compliance rules and regulations are met.

### 3. New business

We assign one individual to each account to oversee the contract throughout the entire business process. The case manager will review the applications to ensure they are in good order and satisfy business rules.

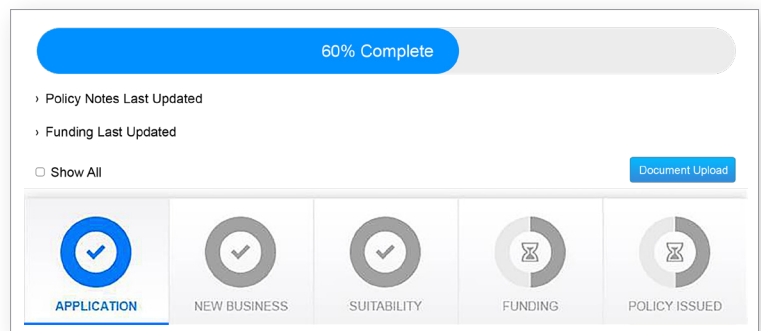
### 4. Funding

Premium will be applied within 1-2 days of receipt if in good order. **Note:** If variable annuity premium is not in good order, Allianz can hold for a maximum of five business days.

- Our payment methods include:
  - » Cash: wire, check, or ACH
  - » Fund transfer: requested and facilitated by Allianz, but timing dependent upon transferring company

### 5. Policy/contract issue

At this time, we will send the RIA Concierge Desk a Welcome Packet for you to review with your client.





## USING DISCRETIONARY AUTHORITY TO HELP ENHANCE YOUR CLIENT RELATIONSHIPS

This form provides authorization for an investment adviser representative (IAR) and registered investment adviser (RIA) to act on a client's behalf for their specific Allianz contract(s) without their authorization for each transaction. (NBAL0043):



## MANAGING CLIENT MILESTONES

In partnership with the RIA Concierge Desk, the options below are dependent upon your client granting you discretionary authority

### 1. Annual reviews and ongoing client servicing

You and your client will review and, if needed, make changes to their contract.

- Review annual statement
- Review index renewal rates
- Reallocate Index Options and crediting strategies if needed
- Take withdrawals or add additional premium as permitted
- Review and update beneficiaries
- Make any address and phone number changes
- Make any client name changes

### 2. Elect income

**Note:** Your client's income options may vary depending on the product. When you advise your client to begin taking income payments, first help them determine:

- Joint or single payout
- Increasing or level income
- Maximum payment available or electing a lower amount

### 3. Death of owner (annuitant)

Notify Allianz when a client passes away.

- Contact the client's beneficiaries to determine payment options

**Current rates**

State by state variations below apply to new applications only. New business rates are not guaranteed and are subject to change at the discretion of the company. The participation rate on Allianz fixed index annuities is 100%, unless otherwise noted.

The rates are current only as of the date indicated above. Business rules for pending applications will display below when applicable.

The symbol beside a rate indicates a change since rates were last declared.

| Annual Point To Point W/ Spread             | Annual Point To Point W/ Participation Rate       |
|---|---|
| BlackRock iBLD Claria® Index* 3.60%         | BlackRock iBLD Claria® ER Index** 65.00%          |
| Bloomberg US Dynamic Balance Index II 3.55% | Bloomberg US Dynamic Balance II ER Index** 60.00% |
| PIMCO Tactical Balanced Index 3.55%         | PIMCO Tactical Balanced ER Index** 60.00%         |

| 2 Year Point To Point W/ Participation Rate* |        |
|--|--------|
| BlackRock iBLD Claria® ER Index**            | 90.00% |
| Bloomberg US Dynamic Balance II ER Index**   | 65.00% |
| PIMCO Tactical Balanced ER Index**           | 65.00% |

\* Index lock feature available

→ THANK YOU FOR CHOOSING ALLIANZ. We look forward to supporting your business now and in the future.

# True to our promises so you can be true to yours®

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.

Products are issued by:

**Allianz Life Insurance Company  
of North America**

PO Box 59060

Minneapolis, MN 55459-0060

[www.allianzlife.com](http://www.allianzlife.com) | 800.950.1962

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

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