Allianz Life Insurance Company of North America
Allianz Life Insurance Company of New York

ADVANCED MARKETS

Advanced Markets tools for building knowledge

Resources that can help make connections and enhance relationships

THE MORE YOU UNDERSTAND YOUR CLIENTS, the more effectively you can market to them.

One of the ways that Allianz Life Insurance Company of North America (Allianz) and Allianz Life Insurance Company of New York (Allianz Life of NY) help you grow your business is by providing you helpful tools that are specific to topics like federal tax implications, retirement income planning, Social Security, and more.

The resources and conversation-starters you'll find here are available to you only through us and have been carefully designed to help you in three ways:

Find new clients.

Learn how the right client acquisition and segmentation strategies can help you explore new markets, find viable prospects, and win new clients.

Expand your influence.

Access a wealth of client-management programs and tools that can help you understand your clients' financial-, tax-, and estate-planning strategy needs, along with their tax advisor and/or attorney where applicable.

Reach the next level.

Get practical support to run your business, maintain your licenses and designations, fulfill continuing education requirements, and even develop your career.

To learn more about our available marketing tools, **PLEASE CALL THE FASTEAM at 800.950.7372 or the Sales Desk at 800.542.5427.**

Contents

Advanced market essentials

FP Q&A book (AMK-118-N)
Informative answers to complex questions that frequently arise in areas such as potential federal tax implications, retirement plans, and contract structuring. This guide also provides some helpful details specific to Allianz and Allianz Life of NY, such as what ownership types are allowed, processing requirements, forms to complete, etc.

AMK-118-N

Taxation strategies

A variety of tools to help determine and compare the tax implications of annuities, and consider other rules and regulations regarding taxation

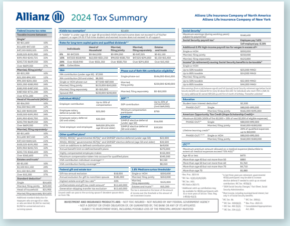
Tax summary sheet (AMK-105-N)
Reference charts on current federal income tax rates, standard deductions, retirement plan contributions, federal gift and estate tax exclusions, and more.

Tax review kits (AMK-102a-N/AMK-102b-N)
Help clients determine their long-term retirement goals with this review guide for their IRS Form 1040; focus on their taxable interest, IRA distributions, Social Security benefits, deductions, and more. ***AMK-102b-N for securities-registered producers only.***

Year-end tax topics consumer checklist (AMK-231-N)
Provide your clients this checklist as you discuss year-end tax considerations and potential financial opportunities.

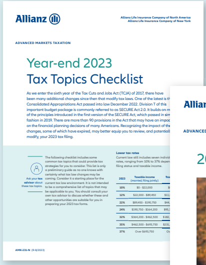
Tax updates consumer guide (AMK-301-N)
A brochure that discusses annual tax updates to help inform your clients of tax changes.

FP SECURE Act 2.0 summary sheet (AMK-683-N)
A summary of the key provisions that could impact financial planning decisions of many Americans.



AMK-105-N

AMK-102a-N / AMK-102b-N



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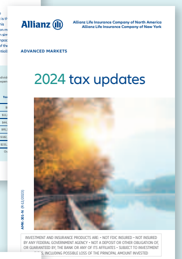
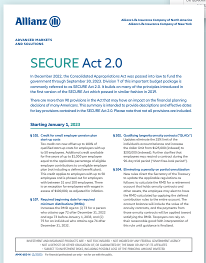


AMK-301-N



AMK-683-N

Encourage clients to consult with their tax advisor to discuss their specific situation.

FP = Financial professional only piece

For financial professional use only – not for use with the public.

Social Security

Materials to help better understand Social Security, how it works, and what individuals should know when taking Social Security income

Social Security: 7 keys to enhancing benefits client presentation (ENT-843-N)
This presentation provides clients with an understanding of Social Security benefits as they manage their retirement income.

> **SOCIAL SECURITY CLIENT SEMINAR INVITATION** (ENT-905-N)
> This invitation corresponds with the ENT-843-N presentation and features customizable fields for your information. Attach it to an email or print it out and mail it to clients and prospects you wish to invite to your presentation. (PDF only.)

Understanding Social Security and Medicare guidebook (ENT-1520-N)
This guidebook provides information to clients regarding Social Security and Medicare and how they will fit into their overall retirement strategy.

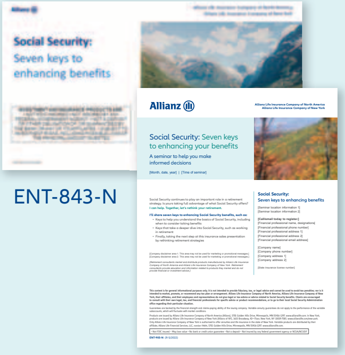
Social Security retirement benefits brochure (ENT-1440-N)
Learn the basics of Social Security and other rules and factors that may enhance your clients' Social Security benefits.

Social Security and Medicare summary sheet (ENT-1545-N)
A quick glance to determine your clients' Social Security full retirement age, filing strategies, and Medicare premiums.

Understanding government pension offset and the windfall elimination provision brochure (ENT-1518-N)
Generally speaking, Social Security is pretty straightforward, but there are two situations where things get complicated. This brochure will help your clients understand those situations so that they don't face a reduction in the amount of Social Security they or their spouse is receiving.

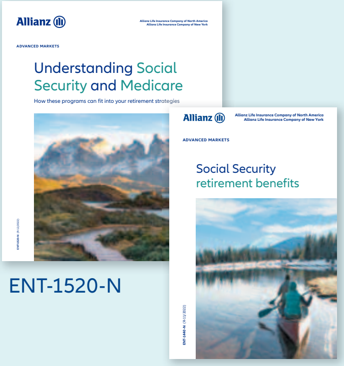
Social Security filing strategies guide (ENT-1645-N)
This reference piece organizes several common benefits and filing strategies that could potentially enhance the total benefits your clients are eligible to receive into an easy-to-use, at-a-glance format.

Social Security fact-finder (ENT-1544-N)
Help prepare clients to discuss Social Security benefits and how to enhance their retirement income strategy.



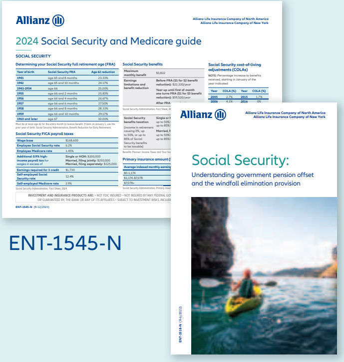
ENT-843-N

ENT-905-N



ENT-1520-N

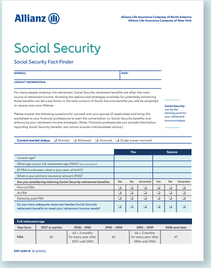
ENT-1440-N



ENT-1545-N

ENT-1518-N

ENT-1645-N



ENT-1544-N

Clients should consult with their local Social Security Administration office for information regarding their specific situation.

Retirement strategies

Guides, presentations, and informational pieces to begin productive discussions with clients on retirement strategies

The Value of Income Planning® client presentation (AMK-421-N)
If you aren't discussing retirement income planning with your clients, you may be in jeopardy of losing them. This presentation provides an overview of the importance of retirement income planning and the need to identify possible retirement income gaps.

> **THE VALUE OF INCOME PLANNING® CLIENT SEMINAR INVITATION** (ENT-3283-N)
> This invitation corresponds with the AMK-421-N presentation and features customizable fields for your information. Attach it to an email or print it out and mail it to clients and prospects you wish to invite to your presentation. (PDF only.)

The Value of Income Planning® client brochure (ENT-3301-N)
The Value of Income Planning® process brochure guides clients through the step-by-step approach to help them identify potential retirement income gaps and solutions – such as an annuity – as part of their overall retirement portfolio.

Retirement income planning worksheet (ENT-3109-N)
A tool your clients can use to take inventory of their annual ongoing expenses, income, and assets, which can help them determine if they are facing a potential retirement income gap.

Rethinking Retirement strategic consumer workbook (ENT-538-N)
Your retirement income strategy process begins here, with worksheets to help you understand clients better, including their current standard of living and the retirement lifestyle they want, and legacy wishes for their families.

Retirement timeline consumer guide (ENT-902-N)
Major retirement decisions start long before age 65. This timeline shows possible decision points for a client's retirement strategy – a great guide for the discussions you should be having.

Deciding when to retire (AMK-298-N)
Help your clients explore the opportunities and challenges they may face in retirement so they can take them into account when determining their retirement age.

The 4 C's℠ framework for your retirement income strategies client presentation (ENT-1361-N)
This presentation uses the 4 C's℠ framework to help simplify the decision process and systematically identify your clients' needs, wants, concerns, and attitudes surrounding their retirement income strategies.

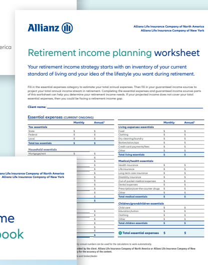
> **4 C'S℠ CLIENT SEMINAR INVITATION** (ENT-1369-N)
> This invitation corresponds with the ENT-1361-N presentation and features customizable fields for your information. Attach it to an email or print it out and mail it to clients and prospects you wish to invite to your presentation. (PDF only.)

The 4 C's℠ framework client brochure (ENT-1349-N)
The 4 C's℠ client brochure can help clients with an easy-to-follow framework – clarity, comfort, cost of living, and certainty to help with their transition into retirement.

AMK-421-N

ENT-3283-N

ENT-3301-N



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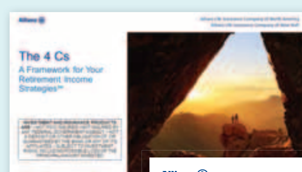
ENT-538-N

ENT-902-N

AMK-298-N



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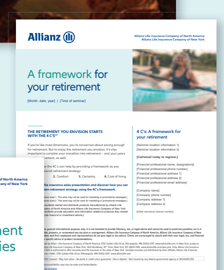

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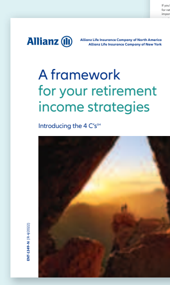


ENT-1349-N

Retirement risks

Resources designed to help consumers plan for the "financial unknowns" such as inflation or health care costs

Inflation: Protecting your retirement future client presentation (AMK-277-N)
Help clients understand how inflation – including the rising cost of health care – may affect them in retirement, along with practical steps to help minimize its effects.

> **INFLATION CLIENT SEMINAR INVITATION** (AMK-279-N)
> This invitation corresponds with the AMK-277-N presentation and features customizable fields for your information. Attach it to an email or print and mail to clients and prospects you wish to invite to your presentation. (PDF only.)

Inflation consumer brochure (AMK-278-N)
Why should inflation matter to retirees? Are your clients prepared for rising health care costs? This brochure explains why inflation and health care are big concerns to clients and how they can begin to prepare for both.

Health care costs: Options before and after retirement client presentation (ENT-1591-N)
Help clients understand health care and its financial impacts at various stages of life. Gain a better understanding of how health care costs will impact your clients and give them the opportunity to plan accordingly.

> **HEALTH CARE COSTS CLIENT SEMINAR INVITATION** (ENT-1615-N)
> This invitation corresponds with the ENT-1591-N presentation and features customizable fields for your information. Attach to an email or print and mail to clients and prospects you wish to invite to your presentation. (PDF only.)

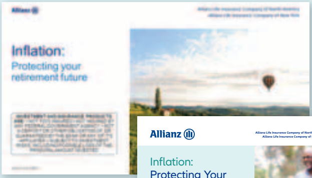
Rising health care costs client presentation (AMK-346-N)
Help clients understand the impact inflation can have on health care costs and how that may impact their retirement, and offer some strategies to help manage some of the rising costs.

> **RISING HEALTH CARE COSTS CLIENT SEMINAR INVITATION** (ENT-1825-N)
> This invitation corresponds with the AMK-346-N presentation and features customizable fields for your information. Attach to an email or print it out and mail it to clients and prospects you wish to invite to your presentation. (PDF only.)

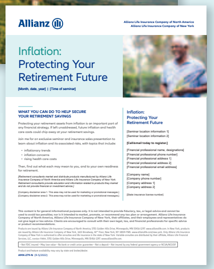
Rising health care costs consumer brochure (ENT-1828-N)
An approved-for-consumer discussion of the impact of inflation on health care costs and how it can impact your client's retirement.

Common retirement issues to consider (AMK-067-N)
A worksheet, designed for your clients, of retirement issues they should consider.

Sequence of returns consumer brochure (ENT-1363-N)
This visual guide helps clients understand how sequence of returns risk can affect their retirement income strategies.



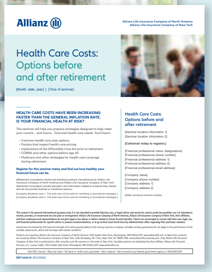
AMK-277-N



AMK-279-N

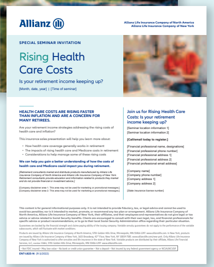
AMK-278-N

ENT-1591-N



ENT-1615-N

AMK-346-N



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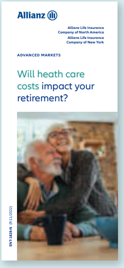
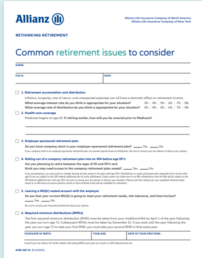
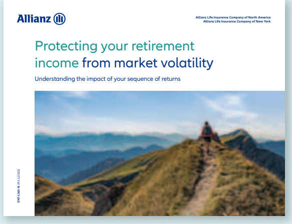


ENT-1828-N



AMK-067-N



ENT-1363-N

Estate distribution

Materials to help your clients better understand ways to transfer assets and learn about different options and strategies for annuities to help with the transfer process

Asset protection planning (AMK-289-N)
A discussion of why insurance alone may not be enough to financially protect assets from certain risks, and overviews of several asset protection strategies.

Credit shelter trusts consumer brochure (AMK-253-N)
An approved-for-consumers explanation of a credit shelter trust and how it can help clients leave an inheritance without a large income-tax bill (PDF only).

Common estate planning documents checklist (ENT-1829-N)
This consumer brochure discusses some common estate planning documents that may help your clients and their attorney during estate planning.

Charitable remainder trusts (CRT) consumer brochure (AMK-274-N)
A discussion of how a CRT can be used to benefit a charity and reduce estate taxes, while providing lifetime income.

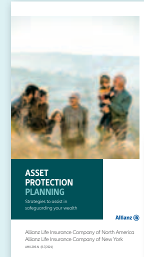
Tax-savvy withdrawal strategy guide (AMK-643-N)
A reference sheet for financial vehicle and account withdrawals and their impact on taxes in retirement.

Family legacy: Discovering what's really important client presentation (ENT-3097-N)
This presentation will help clients understand the broader definition of legacy, beyond the transfer of wealth, and discover the need for legacy conversations within their own families.

> **FAMILY LEGACY CLIENT SEMINAR INVITATION** (ENT-198-N)
> This invitation corresponds with the ENT-3097-N presentation and features customizable fields for your information. Attach to an email or print it out and mail it to clients and prospects you wish to invite to your presentation (PDF only).

Family legacies client brochure (ENT-168-N)
Help clients understand the five key areas of family legacies and estate planning strategies to help your clients make plans and begin family discussions.

Gifting to an annuity for retirement savings consumer brochure (AMK-642-N)
This brochure discusses how an annuity can help provide the next generation with retirement savings while reducing the size of an estate.



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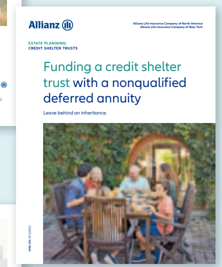
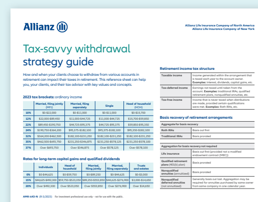


AMK-253-N

ENT-1829-N

AMK-274-N



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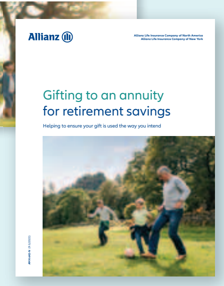
ENT-198-N

ENT-168-N



AMK-642-N

Encourage clients to consult with an attorney and tax advisor for their own situation.

For financial professional use only – not for use with the public.

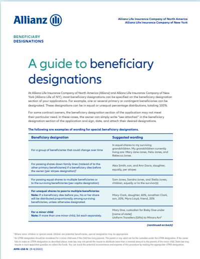
Beneficiary designations

Resources designed to help consumers review their beneficiary information and their designations, and help ensure all information is up to date

Beneficiary worksheet (AMK-021-N)
Helps determine beneficiary designations and wishes for them, owner's comfort level with passing on assets, and how they may wish to pass them.

Consumer's guide to beneficiary designations (AMK-158-N)
A quick reference for basic beneficiary guidelines and guidance on how to word beneficiary designation choices.

AMK-021-N



AMK-158-N

Small-business retirement plans

Resources to aid consumers in better understanding the retirement plan options for small-business owners

Small-business retirement plans consumer brochure (AMK-161-N)
A walk-through and overview of four retirement plans designed specifically for small-business owners.

AMK-161-N

Traditional IRAs and Roth IRAs

Information to help consumers better understand 401(k)s, traditional IRAs, Roth IRAs, rollovers, and options for their retirement lifestyle plans

Rollover IRAs consumer brochure (AMK-393-N)
A look at the rollover process available for individuals leaving a job, retiring, or those who have left retirement plan assets with a previous employer. Only securities-registered producers can use this piece with clients.

Traditional IRA required minimum distribution flowchart (AMK-416-N)
This flowchart will help to determine if and when a required minimum distribution (RMD) should be taken from a traditional IRA.

Understanding IRA distributions consumer guide (AMK-019-N)
Highlights various distribution options and strategies that can help your clients understand choices that may reduce taxation and help meet their needs and goals.

IRA to IRA distribution consumer brochure (AMK-381-N)
Understanding IRA distributions is an important first step toward creating retirement income strategies for your clients. Help clients make informed decisions about their IRA and the options available to them with this educational brochure.

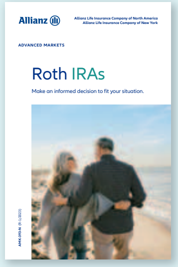
Preparing for your required minimum distributions client brochure (ENT-3147-N)
A general guide to RMDs to help provide a basic understanding of the applicable rules and guidelines, timing, considerations, and types of accounts that require RMDs.

Making the most of your RMDs client presentation (AMK-415-N)
RMDs are a key part of your client's overall retirement strategies even when they are not needed for daily living expenses. Help clients understand the rules and requirements for RMDs, as well as explore some potential options when navigating decisions that can help them make the most of these required distributions.

> **RMD CLIENT SEMINAR INVITATION** (ENT-3234-N)
> This invitation corresponds to the AMK-415-N presentation and features customizable fields for your information. Attach it to an email or print and mail to clients and prospects you wish to invite to your presentation. (PDF only.)

RMD client prospecting brochure (ENT-3223-N)
This overview brochure is a great conversation starter to use with clients when discussing the topic of RMDs. Using this brochure can help you inform them on how RMDs could help fulfill multiple financial goals in retirement.

FP RMD Quick-Reference Guide (AMK-680-N)
A must-have reference guide to RMD basics and requirements for financial professionals, including life expectancy tables with RMD percentages.



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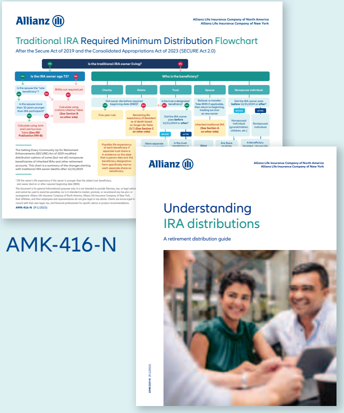

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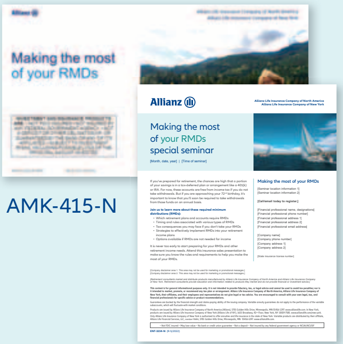

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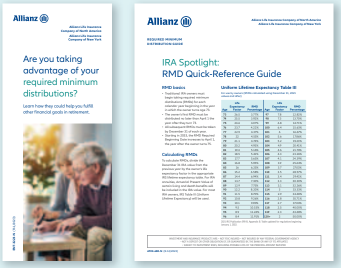

ENT-3223-N
AMK-680-N

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Special markets

Programs designed to help you manage your business to optimize results, more effectively build networks, and prospect for new customers

Bank channel program: Partnering for success with referrals kit (ENT-1521-N)
Branch referrals can be a source of new-business leads. This kit gives you the tools and guidance to set up for an effective bank channel referral program. Kit includes financial professional guide, referral story, and a complete teller kit.

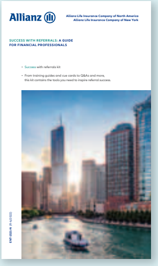
> **TELLER KITS** (ENT-1524-N)
> Additional teller kits available separately. Kit includes referral cues, overcoming objections, and quick tips.

Recognizing elder financial abuse guide (ENT-1673-N)
This guide identifies red flags, warning signs, and support resources to help you and your clients spot and prevent potential elder financial abuse situations.

Caregiving readiness guide (ENT-1934-N)
This guide provides simple checklists that may help you start important conversations with your clients or prospects about the potential need of caregiving for oneself, or the possibility of caregiving for an elder family member or spouse. The guide is designed as a file folder to make it easier to gather and organize documents pertaining to significant life events.

Navigating the financial aspects of caregiving client presentation (AMK-409-N)
A seminar for clients who are considering options for funding caregiving expenses for a spouse or loved one; includes different options available to help pay for care, legal and tax considerations, and additional resources for caregivers.

> **CAREGIVING CLIENT SEMINAR INVITATION** (ENT-3196-N)
> This invitation corresponds with the AMK-409-N presentation and features customizable fields for your information. Attach it to an email or print it out and mail it to clients and prospects you wish to invite to your presentation. (PDF only.)



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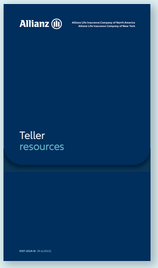

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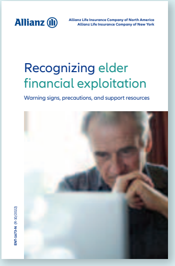

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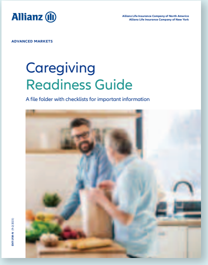


ENT-1934-N

AMK-409-N

ENT-3196-N

WOMEN, MONEY, AND POWER®

Women, Money, and Power® consumer brochure (ENT-321-N)
The issues specific to women and money, including life events, communication style, and more. Help clients better understand their financial role and show them how to begin taking the next step forward.

Women, Money, and Power® Study client presentation (ENT-374-N)
A seminar for women. Help prospects better understand their financial picture and their financial personality, and help them take control of their financial future.

WOMEN, MONEY, AND POWER® CLIENT SEMINAR INVITATION (ENT-382-N)
This invitation corresponds with the ENT-374-N presentation and features customizable fields for your own information. Attach it to an email or print it out and mail it to clients and prospects you wish to invite to your presentation. (PDF only.)

Women's discovery journal (ENT-364-N)
A companion journal for ENT-374-N seminar attendees. Record financial challenges, communication style, goals, and concerns; includes an invitation to meet with you to explore financial options.

Women's financial personality client worksheet (ENT-322-N)
Is your client a financial initiator or a financial dreamer? Give her the questionnaire on this worksheet and help her identify her financial personality and distinct financial behaviors.

Women in Transition: Financial checklist for the recently widowed (ENT-860-N)
A checklist to help your recently widowed clients identify which financial decisions they may consider addressing first, covering the many items they will need to consider in their new situation.

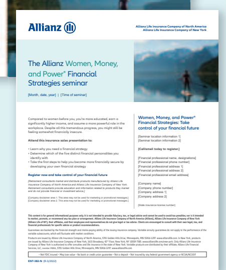
Women in Transition: Financial checklist for the recently divorced (ENT-859-N)
Help your recently divorced clients get financially organized with this checklist, which includes important financial items they will need to consider in their new situation.

WWW

CHECK OUT OUR WEBSITE for client videos, tools, calculators, consumer research, and more.
→ www.allianzlife.com or www.allianzlife.com/new-york.

ENT-321-N

ENT-374-N



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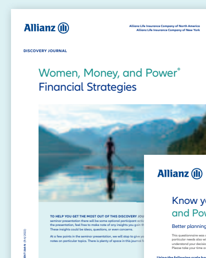

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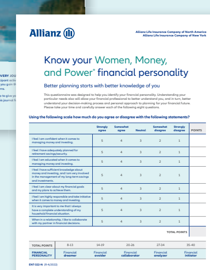

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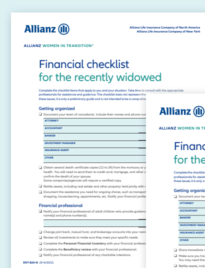
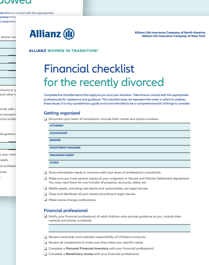


ENT-860-N



ENT-859-N

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