

ALLIANZ 360™ ANNUITY

Take some pressure off your retirement portfolio

Meet Amy, a hypothetical 60-year-old who plans to retire in five years. She currently has \$700,000 in her retirement portfolio. In order to achieve her objectives of \$40,000 of annual income using a 4% withdrawal, her assets will need to grow to at least \$1 million before retirement.

$$\text{\$1,000,000} \times 4\% = \text{\$40,000}$$

AMY'S RETIREMENT OBJECTIVES: Age upon retirement: 65 | Annual retirement income: \$40,000 | Withdrawal rate: 4%

Since Amy is not willing to adjust her retirement objectives, let's explore **two potential strategies** she could pursue to manage her \$700,000 of assets.

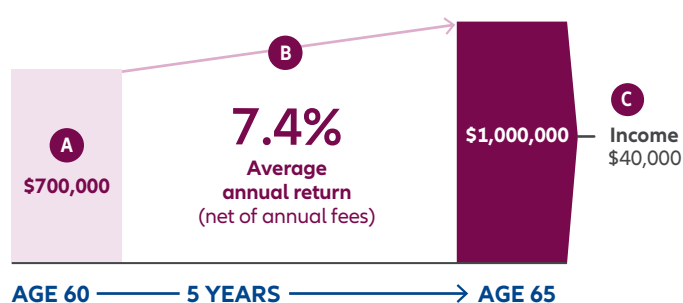
STRATEGY 1: Retirement account ONLY

Amy could keep her investments where they are and attempt to grow her assets. To reach \$1 million, she needs to **gain 7.4% compounded annually** (net of fees) within five years.

If Amy chooses this approach, she may benefit from control, liquidity, and flexibility of assets, as well as the potential opportunity to achieve more gains than she could with an alternative strategy. But, along with those benefits, she should also consider the associated risks.

Potential risks with this approach:

- A Market risk** – Amy is concerned about the impact of losses before and during retirement.
- B Return pressure** – Her assets may be under pressure to achieve 7.4% annually.
- C Longevity risk** – She may outlive her assets since her income is not guaranteed.



This is a hypothetical example, not intended to represent a specific security/product, and does not reflect the deduction of any fees or expenses that would reduce performance.

This material must be preceded or accompanied by the Allianz 360™ client brochure (CB54370-3) or appropriate state variation.

Any transaction that involves a recommendation to liquidate a securities product, including those within an IRA, 401(k), or other retirement plan for the purchase of an annuity or for other similar purposes, can be conducted only by individuals currently affiliated with a properly registered broker/dealer or registered investment adviser. If your financial professional does not hold the appropriate registration, please consult with your own broker/dealer representative or investment adviser representative for guidance on your securities holdings.

• 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

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

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STRATEGY 2: Combine a retirement account AND Allianz 360™

To help reduce the pressure to generate income, Amy could complement a portion (30%) of her retirement portfolio at age 60 with **Allianz 360™ Annuity** and the 360 Benefit rider, and continue to invest the remaining amount (70%) in her retirement account.

Allianz 360™ Fixed Index Annuity is designed to meet long-term needs for retirement income by providing protection from market loss, indexed interest potential, tax deferral, a death benefit during the accumulation phase, and a guaranteed stream of income for life.

To help show the value of guaranteed income in a portfolio with Allianz 360™, let's assume:

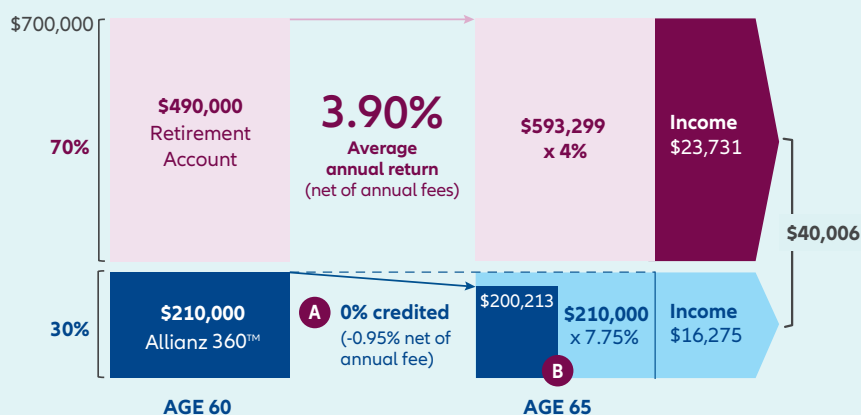
See how Allianz 360™ could help reduce return pressure on Amy's retirement account.

A No interest is credited.

Amy's accumulation value decreased to \$200,213 due to the annual rider fee. However, the guaranteed minimum lifetime withdrawals are based on the **greater of the accumulation value and the net premium of \$210,000**.

B Level Income option is selected.

Amy's Lifetime Withdrawal Percentage increased from 5.50% to 7.75% at age 65, and would generate an annual payment of **\$16,275** in guaranteed income.



Improved outcomes for Amy's portfolio with Allianz 360™:



REDUCED RETURN PRESSURE: Amy required 47% less in returns (3.90% vs. 7.4%) from her retirement account.

REDUCED RISK OF RUNNING OUT OF MONEY: Guaranteed income can help hedge against the impacts of longevity and market risk on her retirement account assets.

INCREASED INCOME POTENTIAL: Amy increased the opportunity for more discretionary income with any potential growth from Allianz 360™.



INCREASED GROWTH POTENTIAL: Knowing guaranteed income is covering a portion of her expenses, she may be more willing to invest her other assets differently.

ASK YOUR FINANCIAL PROFESSIONAL whether Allianz 360™ may be a good fit for your overall retirement income strategy.

This hypothetical example is provided for illustrative purposes only and is not intended to predict or project actual results. Clients should discuss their risk tolerance and investment objectives with a financial professional to determine what may be appropriate for their situation. It's important to note that different financial products may be taxed at different rates. Always keep in mind that your needs may change. It's important to understand the balance between all the features available with any annuity. Always consider each of these and how they work when considering if a product is appropriate for your needs.

The annual charge for the Allianz 360 Benefit rider is 0.95% of the contract's accumulation value. You can cancel the Allianz 360 Benefit rider anytime after the fifth contract year. Once you terminate the Allianz 360 Benefit rider, it may not be reinstated. With the purchase of any additional-cost riders, the contract's values will be reduced by the cost of the rider. This may result in a loss of principal and interest in any year in which the contract does not earn interest or earns interest in an amount less than the rider charge.

If you chose the Increasing Income option, the annual Lifetime Withdrawal Percentage would start lower.

Beginning at age 40, Lifetime Withdrawal Percentages are guaranteed to increase each year clients wait to start income. These increases are not available before age 40, and

do not apply if income begins immediately. Lifetime income withdrawals can begin on any contract anniversary once the eligible person reaches age 50.

Surrender charges and market value adjustments may result in the loss of all or part of any interest earned, and a partial loss of principal within the first seven years.

Distributions are subject to ordinary income tax and, if taken before age 59½, a 10% federal additional tax may apply.

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

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.542.5427 www.allianzlife.com

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