

ALLIANZ LIFETIME INCOME+® ANNUITY
with LIFETIME BENEFIT RIDER

Albert Einstein once said, “... compound interest is the 8th wonder of the world.”

We’re not saying it’s the 9th wonder of the world, but an in-plan annuity from Allianz can have a powerful impact on a retirement plan.

DO YOU KNOW A PARTICIPANT LIKE MICHELLE?



Michelle

CURRENT AGE: 55	RETIREMENT AGE: 67
RETIREMENT ASSETS: \$250,000	PLANNING AGE: 95
CURRENT CONTRIBUTIONS: \$12,000/year	
INCOME GOAL: \$1,667/month	
INCOME INFLATION: 2.0%/year	

Let’s take a look at the outcome scenario for our hypothetical participant, Michelle, and see how without even so much as a \$1 increase in contributions, a simple allocation change could help Michelle retire on time and more fully enjoy her retirement years with reliable income.

PROBABILITY OF SUCCESS IN EMPLOYEE OUTCOMES

Using the Allianz Portfolio Impact Report (PIR), 20,000 market simulations are evaluated to arrive at the Probability of Success numbers for Michelle. Probability of Success is defined as the likelihood a retiree will meet their stated goals.

	Base plan	With Allianz Lifetime Income+® Annuity
Retirement age	67	67
Contributions	\$12,000	\$12,000
Withdrawals	\$1,667 per month	\$1,667 per month
Allocations	60% equity/40% bond	40% equity/30% bond/ 30% Allianz Lifetime Income+®
Probability of success	89%	98%

This hypothetical example is for illustrative purposes only and does not represent an actual participant.

HOW IT WORKS:
Allianz Lifetime Income+® Annuity

This fixed index annuity offers guaranteed retirement income that is easily added to any defined contribution retirement plan. It is designed to meet long-term needs for retirement income.

Allianz Lifetime Income+® provides guarantees against the loss of principal and credited interest, tax-deferred accumulation potential, and the reassurance of a death benefit for beneficiaries. Plus, it provides the opportunity for increasing income, through the Lifetime Income Benefit, to help address cost-of-living increases.

- Action
- ← No change in contributions or retirement age
- ← Simple allocation change to the investment lineup
- Outcome
- ← 9% increase in probability of success

Now imagine if Michelle was able to increase her contributions?

Curious to see that scenario play out or how it could impact one of your employees? It can be a powerful income strategy that we think even Albert Einstein would appreciate.

READY TO DRIVE BETTER PARTICIPANT OUTCOMES?

Contact your plan advisors or plan consultants, or connect with the dedicated Employer Markets team at Allianz to learn more.

- CALL 866.604.7516, option 2
- EMAIL retirement-income@allianzlife.com, or
- VISIT www.allianzlife.com/dcplan

Allianz Investment Management U.S. LLC is a wholly owned subsidiary of Allianz Life Insurance Company of North America and provides hedging and investment management services for the broader Allianz Group.

The Portfolio Impact Report (PIR) tool is used to show how adding an annuity to a portfolio may quantitatively improve the likelihood of portfolio success. The PIR tool is not intended as an individualized financial planning tool.

Increasing income potential is provided through a built-in rider at no additional cost.

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

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