**Subject lines:**

[Subject line 1:] Help clients address these retirement risks – with life insurance

[Subject line 2:] See how life insurance can help address inflation, tax, and longevity risks

[Subject line 3:] 4 Risks to clients’ retirement income strategy – and how life insurance can help

Dear [name],

Your clients are likely facing risks that could significantly impact their financial well-being and enjoyment later in life. Their long-term income potential is being threatened by these four risks:

* Inflation
* Taxes
* Market volatility
* The possibility of outliving their assets over a long retirement

Clients know what’s at stake: A recent survey revealed that a majority of Americans – 76% – are worried that increases in the cost of living will mean they can’t afford the lifestyle they want in retirement.1

This is an opportunity to help ease these concerns and build value in your client relationships – by showing how life insurance can provide both protection and the potential to supplement retirement income2 to help combat the four risks to their overall retirement strategy.

Allianz has created a suite of resources – sales strategies and client videos – to help your presentations. [You’ll find them here.](https://www.allianzlife.com/For-financial-professionals/life-in-retirement)

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1 Allianz Life conducted an online survey, the 2023 2Q Quarterly Market Perceptions Study, in May 2023 with a nationally representative sample of 1,004 respondents age 18+.

2Indexed universal life (IUL) insurance provides death benefit protection, plus the opportunity to build accumulation value that can be accessed through policy loans and withdrawals for various financial purposes.

IUL does not provide a guaranteed income stream in retirement.

Life insurance requires qualification through health and financial underwriting.

Policy 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.

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

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

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.950.1962. www.allianzlife.com

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