

Using discretionary authority to help enhance your client relationships

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We invest in our
**RELATIONSHIP
WITH ADVISORS
LIKE YOU.**

We understand the importance of having a holistic view of your client's financial situation when offering advice and making recommendations.

In addition, we recognize that your clients rely on you as their trusted advisor to take on responsibility for the logistics of managing their assets. This is why we now offer your clients the ability to provide you with discretionary authority over their Allianz Life Insurance Company of North America (Allianz) annuity contract(s). As an advisor, this will provide you with expanded access to contract information, plus enhanced capabilities to integrate and manage your clients' annuity contracts within their overall financial plan.

Benefits include:

- Access to annuity contract information on popular fee-based platforms that are used for portfolio management reporting
- Additional flexibility to manage certain transactions on behalf of your client (see reverse side)

We believe an annuity can play an important role as part of a holistic financial plan. In addition to providing tax deferral, the opportunity for credited interest, and death benefit options, it also provides a level of risk management for a portion of your client's portfolio by protecting your client's principal and earned interest and providing the opportunity for guaranteed income.

With discretionary authority, you now have the opportunity to engage with your client's insurance needs more efficiently and effectively. We believe this will make it easier than ever to service your clients and find opportunities where an annuity may be beneficial for your client's long-term goals.

For additional information on how we can partner with you, **contact your Allianz representative.**

For all that's ahead.®

Allianz 

Your client can grant limited discretion or extended discretion. Extended discretion includes all authorizations in the limited discretion option, in addition to redeeming assets, transferring assets, and canceling authorizations listed below.

Transaction type	Limited discretion	Extended discretion
<p>Access information, data, documents, and correspondence, including statements related to the contract, which may include:</p> <ul style="list-style-type: none"> • Statements related to the contract • Verification of deposits • Value letters • Prospectus (variable contracts only) • Required minimum distribution (RMD) year-end value • Contract values from customer service representative • Duplicate contracts • Quotes • Regulation 60 illustrations • Authorization to release information to third party • Request check copies • Premium history 	X	X
<p>Electronic authorization allowing Allianz to act on requests received electronically, which may include:</p> <ul style="list-style-type: none"> • email • Other data systems (portfolio management reporting (PRMs), turnkey asset management platforms (TAMPs)) • Telephone • Allianzlife.com • Fax 	X	X
<p>Transactions to obtain or correct information, which may include:</p> <ul style="list-style-type: none"> • Date of birth changes • Annuitant changes • Clients' address changes • Tax withholding change • Name changes • Third-party changes 	X	X
<p>Adding premium to or exchanging assets among allocations on your annuity contract, which may include:</p> <ul style="list-style-type: none"> • Allocation changes • Performance locks • Source of funds (SOF) verification • Effective date changes (fixed contracts only) • Flexible rebalancing (when available): setup and changes • Income/maturity date changes (variable contracts only) • Dollar-cost averaging (DCA): setup, changes, cancellations 	X	X
<p>Requesting changes necessary to appropriately administer your existing payment requests, which may include:</p> <ul style="list-style-type: none"> • Payee changes (if payment is being changed to the contract owner address of record or if bank information identifies a change to the account) • Reissue of payment, void reissue, or stop pay reissue 	X	X
<p>Redeem assets and have proceeds mailed or direct deposited into a client-owned account, which may include:</p> <ul style="list-style-type: none"> • Surrenders (partial or full) • Set up SEP payments • RMD: setup, directions, and payment instructions • Increase/decrease Lifetime Payment Benefit (LPB) amount • Withdrawals (free, systematic, partial, full): setup, cancellations, changes • Cancel contract • Last pay cashout • Change payment frequency • Income benefit: Payment and setup 		X
<p>Transfer assets to a new or different contact (owned, co-owned, controlled by client), which may include:</p> <ul style="list-style-type: none"> • External transfers 		X
<ul style="list-style-type: none"> • Cancel customer contract during free look 		X