

Help fill in the gaps in your retirement strategy.

To live comfortably in retirement you need a plan for your daily expenses – and protection from the unexpected, too. Life insurance can help with both.

It's common to focus on your daily expenses when you think about your retirement income needs. But you may also need to plan for unexpected expenses – as well as leaving a legacy. That's why a solid financial strategy can help address three categories:

BUCKET 1: Lifestyle

When you consider your retirement strategy, maintaining your standard of living is probably the first thing that comes to mind. These "lifestyle" assets are the basic resources you'll enjoy or spend in your lifetime. Lifestyle assets can cover basic needs and also include property – for example, your house and cars – as well as savings accounts and retirement savings vehicles such as 401(k)s.



See how FIUL can help
SUPPLEMENT
your "bucket list."

BUCKET 2: Emergency

Once you're confident about preserving your standard of living in retirement, you'll also want to set aside assets for unexpected events such as illness, car repairs, a new roof, etc. Ideally, you should have enough funds to cover these emergencies without having to dip into your lifestyle assets.

BUCKET 3: Legacy

Finally, you'll want to consider the money you don't expect to need during your lifetime – we call these "idle assets." Some reasons to set aside such assets might include leaving a legacy for your children or grandchildren, or giving a gift to charity.

For all that's ahead.®

Allianz 

This material must be accompanied by the "Understanding fixed index universal life insurance" consumer brochure (M-3959).

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

CSI-450

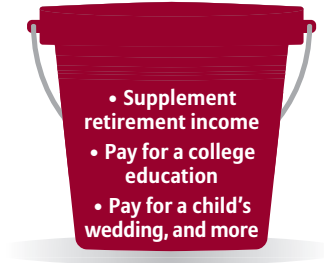
Life insurance can help fill all three buckets.

One way to help address these three financial needs is to set aside money to address each of them, of course. But another option is to purchase a fixed index universal life (FIUL) insurance policy.

If you need life insurance coverage, an FIUL policy can provide an income-tax-free death benefit for your beneficiaries, while also helping potentially supplement your lifestyle and emergency buckets. FIUL insurance also has the potential to accumulate cash value tax-deferred. Any potential available cash value accumulation can be accessed through policy loans and withdrawals.¹

BUCKET 1: Lifestyle

An FIUL policy can help cover a variety of expenses before and throughout your retirement. You can access any available cash value accumulation through income-tax-free policy loans or withdrawals¹ to help:



BUCKET 2: Emergency

For unexpected expenses and emergencies, your beneficiaries can use the death benefit – or you can access any available cash value accumulation through policy loans and withdrawals¹ for:



BUCKET 3: Legacy

If leaving a legacy is important to you, an FIUL policy can help you efficiently pass the income-tax-free death benefit upon your death to:



Considerations

- When accessing policy loans and withdrawals, it's important to consider that your available cash value and death benefit will be proportionately reduced, and you should carefully monitor the cash values in the policy to help prevent a policy lapse.
- Keep in mind that any outstanding loans may be taxable if the policy lapses or is surrendered.
- FIUL is not a retirement vehicle and does not provide a guaranteed income stream in retirement.

FIUL may be able to help you reach your financial goals – now and in the future. It can provide the opportunity to help supplement your everyday lifestyle expenses, help pay for unexpected emergencies, and afford to leave a legacy.

Work with your financial professional to find out how FIUL can provide death benefit protection and help fill your three financial buckets.

¹ 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. Guarantees are backed 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. www.allianzlife.com Product and feature availability may vary by state and broker/dealer.