

## ALLIANZ LIFE ACCUMULATOR™ INDEXED UNIVERSAL LIFE INSURANCE POLICY



# Choose a strategy that can protect your assets and help supplement your retirement income.

As you plan for retirement, it's likely your concerns are similar to those of many other Americans, and include:

-  Protecting your family from the unexpected
-  Additional ways to supplement your retirement savings
-  Protecting your assets from market losses
-  Taxes reducing your retirement income
-  Health care depleting your retirement savings

**Did you know indexed universal life (IUL) insurance can help address all of these concerns? It could be a powerful asset in your financial strategy if you need life insurance coverage.**

This material must be accompanied by the Allianz Life Accumulator™ consumer brochure (M-8119).

This content is general information for educational purposes, and is not intended to constitute fiduciary advice. Please consult your financial professional for a specific recommendation about purchasing this product.

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

CSI-510 (R-7/2024)



## Adding IUL to your retirement strategy

An IUL policy could play an integral role in your overall financial strategy – with a way to protect your family and help bridge the gap between your retirement savings and your retirement income goals. It addresses the primary need for death benefit protection for your beneficiaries. In addition, it offers the potential to build accumulation value tax-deferred that can be accessed later for a variety of needs through policy loans or withdrawals.<sup>1</sup>

### Let's look at a hypothetical example.

#### Meet Derek.<sup>2</sup>

He is an affluent 45-year-old male, healthy, and married to Jen, who is a stay-at-home mom to their three children. Derek is a VP of sales for a software company and has term life insurance coverage through his employer. He would like a permanent life insurance policy to ensure his family is protected, even if he were to switch employers.

Derek's salary is \$250,000 per year. Even though he maxes out his 401(k) contributions and may have Social Security as another source of retirement income, he is concerned about having enough money saved for retirement. He plans to retire at age 65 and wants a supplemental source of retirement income to support his financial goals in retirement.

Derek is interested in a solution that could provide the additional life insurance coverage he needs, along with being an additional resource that he could access tax-efficiently in retirement.

Derek wants the opportunity for additional accumulation potential, with a level of protection from market volatility.

Derek's financial goals include:

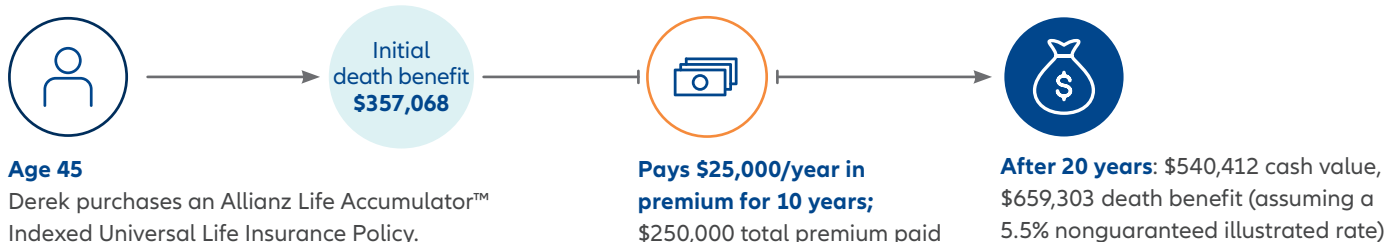
- Additional life insurance protection for his family, up to and through retirement
- To maintain his desired lifestyle in retirement
- Protection from market volatility, and tax efficiency in retirement

Derek could accomplish all of these goals with an Allianz Life Accumulator™ Indexed Universal Life Insurance Policy.

<sup>1</sup> Policy loans and withdrawals will reduce the available cash value and death benefit and may cause unintended consequences, including lapse or taxable events. Please see the full loan and withdrawal disclosure within this material for details.

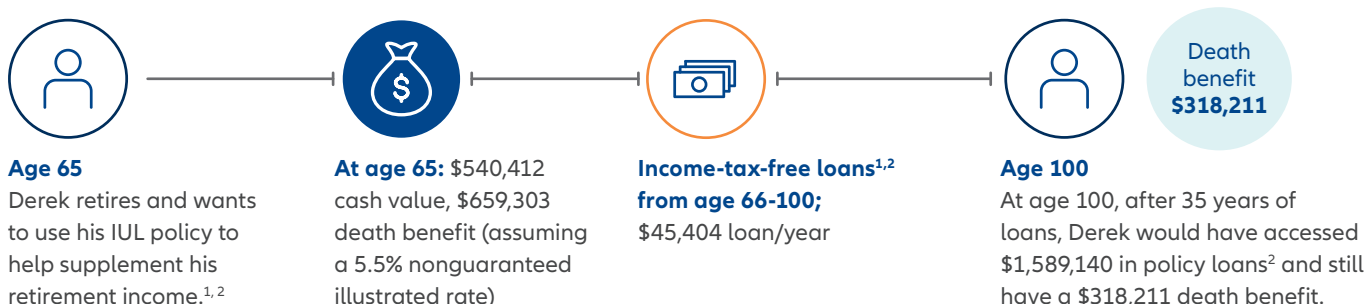
<sup>2</sup> Hypothetical example is provided for illustrative purposes only. Not an actual client of Allianz Life Insurance Company of North America (Allianz).

## Accumulation phase



Assuming the guaranteed minimum interest rate of 0.10% and maximum charges, after 20 years, Derek's policy would have a \$167,467 cash value and \$357,068 death benefit.

## Retirement phase



Assuming the guaranteed minimum interest rate of 0.10% and maximum charges, Derek would have been able to take policy loans for three years. Then the policy would have lapsed at age 68 and would not be able to support the loan strategy.

**Assumptions:** 45-year-old male, Preferred Nontobacco risk class, Allianz Life Accumulator™, \$25,000 annual premium for 10 years, death benefit option B, 5.5% illustrated rate, index loans ages 66-100. The hypothetical example reflects a 1% interest bonus starting in year 1 and assumes a consistent interest rate and bonus credit in each year, and does not consider market volatility, which is not realistic.

**Ask your financial professional for a personalized illustration to see how this strategy could work for your individual situation.**

## Considerations

- Keep in mind that an IUL policy may be subject to market volatility to a certain extent and has the potential to earn 0% in any given year.
- The amount of interest the policy earns impacts the amount of cash value available, and there is no guarantee of sufficient cash value to keep the policy in force.
- When taking policy loans, clients should manage their policy values to help avoid a policy lapse and potential tax consequences.
- IUL policies require health and financial underwriting.

**TO LEARN MORE ABOUT HOW IUL COULD BE A POWERFUL ASSET IN YOUR FINANCIAL STRATEGY**

→ Scan the QR code, or → Contact your financial professional



<sup>1</sup>IUL is not a guaranteed source of retirement income.

<sup>2</sup>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.

Bonus products may include higher surrender charges, longer surrender charge periods, lower caps or participation rates, or other restrictions that are not included in similar products that don't offer a bonus. There is no guarantee that a policy will be credited with an interest bonus every year as some are based on the growth of an index.

# True to our promises so you can be true to yours<sup>®</sup>

A leading provider of annuities and life insurance, Allianz Life Insurance Company of North America (Allianz) bases each decision on a philosophy of being true:

**True to our strength** as a key part of a leading global financial organization.

**True to our passion** for making wise investment decisions. **True to building a culture** where everyone feels welcomed, included, and valued. And **true to the people we serve**, each and every day.

Through a line of innovative products and a network of trusted financial professionals, and with 3.9 million contracts issued, Allianz helps people as they seek to achieve their financial and retirement goals. Founded in 1896, Allianz is proud to play a vital role in the success of our global parent, Allianz SE, one of the world's largest financial services companies.

While we are proud of our financial strength, we are made of much more than our balance sheet. By being true to our commitments and keeping our promises, we believe we make a real difference for our clients. It's why so many people rely on Allianz today and count on us for tomorrow – when they need us most.

Products are issued by:

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of North America**

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Minneapolis, MN 55459-0060

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

- 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.

This content does not apply in the state of New York.

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