

# The FIUL sales opportunity

Expand your business with fixed index universal life (FIUL) insurance.

Allianz Life Insurance Company of North America (Allianz) is proud to be a leader in indexed solutions. That's why we focus on one of the fastest-growing segments of the life insurance market. As a top seller of fixed index annuity (FIA) contracts in the industry, we are able to leverage our experience and expertise to develop unique fixed index universal life (FIUL) products that offer protection, competitive cash value accumulation potential, and loan amounts to your clients.

You may already sell FIA products with Allianz. Imagine how our FIUL could accent your sales portfolio! Finding the right prospects can be as easy as looking in your existing book of business.

**TARGET  
CLIENTS**  
WHO FIT THE  
"H.E.N.R.Y."  
PROFILE

Allianz FIUL products may be a solution for clients who are **H.E.N.R.Y.** High earners ... not rich yet.

- In need of death benefit and asset protection
- Looking to add a financial vehicle that offers flexibility, control, and protection
- Concerned about tax increases and looking for tax-efficient strategies for retirement
- Disqualified from contributing to a Roth IRA because of their income, or have already max-funded their qualified plan

Allianz FIUL products offer clients a variety of key selling features, including ...

- Death benefit protection for beneficiaries
- Opportunity for competitive loan amounts
- Opportunity for competitive accumulation potential
- Exclusive index allocation options
  - Bloomberg US Dynamic Balance Index II
  - Blended index<sup>1</sup>
  - Allianz True Balance<sup>SM</sup>
- Interest bonus
- Premium Deposit Fund Rider

**Call**

to learn more about this exciting sales opportunity.

For all that's ahead.®



<sup>1</sup>The blended index is comprised of Dow Jones Industrial Average (35%), Bloomberg Barclays US Aggregate Bond Index (35%), EURO STOXX 50<sup>®</sup> Index (20%), and Russell 2000<sup>®</sup> Index (10%).

For financial professional use only – not for use with the public.

The Russell 2000® Index is an equity index that measures the performance of the 2,000 smallest companies in the Russell 3000® Index, which is made up of 3,000 of the biggest U.S. stocks. The Russell 2000® Index is constructed to provide a comprehensive and unbiased small-cap barometer and is completely reconstituted annually to ensure larger stocks do not affect the performance and characteristics of the true small-cap index.

The Russell 2000® Index (the "Index") is a trademark of Frank Russell Company ("Russell") and has been licensed for use by Allianz Life Insurance Company of North America ("Allianz"). Allianz products are not in any way sponsored, endorsed, sold or promoted by Russell or the London Stock Exchange Group companies ("LSEG") (together the "Licensor Parties") and none of the Licensor Parties make any claim, prediction, warranty or representation whatsoever, expressly or impliedly, either as to (i) the results to be obtained from the use of the Index (upon which the Allianz product is based), (ii) the figure at which the Index is said to stand at any particular time on any particular day or otherwise, or (iii) the suitability of the Index for the purpose to which it is being put in connection with the Allianz product. None of the Licensor Parties have provided or will provide any financial or investment advice or recommendation in relation to the Index to Allianz or to its clients. The Index is calculated by Russell or its agent. None of the Licensor Parties shall be (a) liable (whether in negligence or otherwise) to any person for any error in the Index or (b) under any obligation to advise any person of any error therein.

The Bloomberg US Dynamic Balance Index II is comprised of the Bloomberg Barclays US Aggregate RBI® Series 1 Index and the S&P 500® Index and shifts weighting daily, up to 3%, between them based on realized market volatility. The Bloomberg Barclays US Aggregate RBI® Series 1 Index is comprised of a portfolio of derivative instruments plus cash that are designed to track the Bloomberg Barclays US Aggregate Bond Index. The Bloomberg Barclays US Aggregate Bond Index is comprised of Bloomberg Barclays US investment-grade, fixed-rate bond market securities, including government agency, corporate, and mortgage-backed securities.

The Bloomberg US Dynamic Balance Index II, the Bloomberg Barclays US Aggregate RBI® Series 1 Index and the Bloomberg Barclays US Aggregate Bond Index (collectively, the "Bloomberg Indices") are the property of Bloomberg Index Services Limited. The Bloomberg US Dynamic Balance Index II is derived and calculated based on the S&P 500® Index under license from S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) ("S&P Dow Jones Indices"). S&P® is a registered trademark of Standard & Poor's Financial Services LLC and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC. S&P 500® is a registered trademark of Standard & Poor's Financial Services LLC and has been licensed for use to Bloomberg Index Services Limited. Neither S&P Dow Jones Indices, its affiliates nor their third party licensors sponsor or promote the Index and no such party shall have any liability in connection with the Bloomberg Indices.

BLOOMBERG is a trademark and service mark of Bloomberg Finance L.P. BARCLAYS is a trademark and service mark of Barclays Bank Plc, used under license. Bloomberg Finance L.P. and its affiliates (collectively, "Bloomberg") or Bloomberg's licensors own all proprietary rights in the Bloomberg Indices. Neither Bloomberg nor Barclays Bank Plc or Barclays Capital Inc. or their affiliates (collectively "Barclays") guarantees the timeliness, accuracy or completeness of any data or information relating to Bloomberg Indices or makes any warranty, express or implied, as to the Bloomberg Indices or any data or values relating thereto or results to be obtained therefrom, and expressly disclaims all warranties of merchantability and fitness for a particular purpose with respect thereto. It is not possible to invest directly in an index. Back-tested performance is not actual performance. Past performance is not an indication of future results. To the maximum extent allowed by law, Bloomberg and its licensors, and their respective employees, contractors, agents, suppliers and vendors shall have no liability or responsibility whatsoever for any injury or damages – whether direct, indirect, consequential, incidental, punitive or otherwise – arising in connection

with Bloomberg Indices or any data or values relating thereto – whether arising from their negligence or otherwise. This document constitutes the provision of factual information, rather than financial product advice. Nothing in the Bloomberg Indices shall constitute or be construed as an offering of financial instruments or as investment advice or investment recommendations (i.e., recommendations as to whether or not to "buy," "sell," "hold" or enter into any other transaction involving a specific interest) by Bloomberg or its affiliates or licensors or a recommendation as to an investment or other strategy. Data and other information available via the Bloomberg Indices should not be considered as information sufficient upon which to base an investment decision. All information provided by the Bloomberg Indices is impersonal and not tailored to the needs of any specific person, entity or group of persons. Bloomberg and its affiliates express no opinion on the future or expected value of any security or other interest and do not explicitly or implicitly recommend or suggest an investment strategy of any kind. In addition, Barclays is not the issuer or producer of the Bloomberg Indices and has no responsibilities, obligations or duties to investors in these indices. While Bloomberg may for itself execute transactions with Barclays in or relating to the Bloomberg Indices, investors in the Bloomberg Indices do not enter into any relationship with Barclays and Barclays does not sponsor, endorse, sell or promote, and Barclays makes no representation regarding the advisability or use of the Bloomberg Indices or any data included therein. Customers should consider obtaining independent advice before making any financial decisions. © 2016 Bloomberg Finance L.P. All rights reserved.

The EURO STOXX 50®, Europe's leading blue-chip index for the Eurozone, provides a blue-chip representation of supersector leaders in the Eurozone. The index covers 50 stocks from 11 Eurozone countries: Austria, Belgium, Finland, France, Germany, Ireland, Italy, Luxembourg, the Netherlands, Portugal and Spain.

The EURO STOXX 50® is the intellectual property (including registered trademarks) of STOXX Limited, Zurich, Switzerland ("STOXX"), Deutsche Börse Group or their licensors, which is used under license. Allianz products are neither sponsored nor promoted, distributed or in any other manner supported by STOXX, Deutsche Börse Group or their licensors, research partners or data providers and STOXX, Deutsche Börse Group and their licensors, research partners or data providers do not give any warranty, and exclude any liability (whether in negligence or otherwise) with respect thereto generally or specifically in relation to any errors, omissions or interruptions in the EURO STOXX 50 or its data.

The Dow Jones Industrial Average is a popular indicator of the stock market based on the average closing prices of 30 active U.S. stocks representative of the overall economy.

Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). This trademark has been licensed for use by S&P Dow Jones Indices LLC and its affiliates. Dow Jones®, Dow Jones Industrial Average, DJIA and The Dow are trademarks of Dow Jones. These trademarks have been sublicensed for certain purposes by Allianz Life Insurance Company of North America ("Allianz"). The Dow Jones Industrial Average (DJIA) is a product of S&P Dow Jones Indices LLC and/or its affiliates and have been licensed for use by Allianz. Allianz products are not sponsored, endorsed, sold, or promoted by S&P Dow Jones Indices LLC, Dow Jones, S&P, or their respective affiliates and neither S&P Dow Jones Indices LLC, Dow Jones, S&P, or their respective affiliates make any representation regarding the advisability of investing in such product.

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. [www.allianzlife.com](http://www.allianzlife.com)

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

**For financial professional use only – not for use with the public.**  
Product and feature availability may vary by state and broker/dealer.