

Fixed index
universal
life (FIUL)
insurance

(R-10/2018)

Allianz Life Insurance Company of North America

Flexible options to help address future financial needs

Access your policy's available cash value.

Many people purchase life insurance for the death benefit protection it provides to beneficiaries.¹ And fixed index universal life (FIUL) insurance policies also give you the **opportunity to accumulate cash value, tax-deferred**. You can then access any available cash value through **policy loans that are generally income-tax-free for future needs**,² such as:



**TO SUPPLEMENT
RETIREMENT INCOME**



**FOR HEALTH
EMERGENCIES**



**TO SUPPLEMENT
COLLEGE FUNDING**



**TO HELP ADDRESS
OTHER FINANCIAL NEEDS²**

To provide you with **flexibility and choices**, our FIUL products offer both fixed interest rate loans and indexed loans. We stand out by offering:

- Flexibility to switch between loan types each policy anniversary
- The ability to blend loan types (e.g., 50% indexed loans and 50% fixed loans)
- Opportunities for diversification with different allocations for loaned and unloaned values
- Interest bonus is applied to loaned and unloaned values
- Guaranteed 5% annual indexed loan rate³

Access loans when you want, for what you want.

In addition, the income-tax-free loans you take from your policy do not have to be repaid and can be used when you want, for what you want. Keep in mind that outstanding loan balances will be deducted from the death benefit when the insured passes away.

Whether you use your FIUL policy's cash value to make a down payment on a beach house or help supplement retirement income, it can help when you need it most.

Call your financial professional to learn more about our FIUL products and loan options.

For all that's ahead.®

Allianz 

Must be accompanied by the "Understanding FIUL" brochure (M-3959) or appropriate product consumer brochure.

¹ The death benefit is generally income-tax-free when passed on to beneficiaries.

² 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.

³ The indexed loan's guaranteed up front annual interest charge is locked in when you purchase your policy, and won't change.

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. www.allianzlife.com

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

CSI-393