

# What's in your clients' retirement future?

Allianz Life Insurance Company of North America



Are they looking for accumulation, income, or both? The Allianz MasterDex X<sup>SM</sup> Annuity and Simple Income II Rider may be able to help.

## Accumulation

MasterDex X is a fixed index annuity that not only provides your clients with annuity features such as indexed interest potential, multiple index allocation choices, and a variety of withdrawal and annuitization options, it offers them an X factor for their retirement savings:

- 10% premium bonus on all premium received in the first three years, subject to a 10-year vesting schedule
- 10% penalty free withdrawals, based on premium paid
- 10-year declining surrender charge

## Simple, predictable income

Adding the Simple Income II Rider<sup>1</sup> to the MasterDex X for an additional cost offers your client guaranteed accumulation of their simple withdrawal value and lifetime income:

- A guaranteed simple bonus (or "roll-up") to their simple withdrawal value equal to 8% of their adjusted premium (premiums paid reduced proportionately by any withdrawals), each and every year until simple income payments begin
- The option to begin simple income payments as early as age 50 or as late as age 90
- Predictable income that can't be outlived or,
- Income that can increase year after year

**You will continue to receive an 8% simple bonus every year until you begin receiving simple income payments or through age 90, whichever comes first.**

Discover the "X" factor of the MasterDex X and Simple Income II Rider

<sup>1</sup>The Simple Income II Rider is optional and available at an additional cost of 0.60% of the simple withdrawal value annually.

Withdrawals are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal tax penalty.

Bonus annuities may include higher surrender charges, longer surrender charge periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a premium bonus feature.

During the first 10 contract years, we may apply a surrender charge and may reduce the unvested bonus if the contract owner partially or fully surrenders the contract, or begins annuitization prior to the sixth contract year (or fewer than 10 years). These charges may result in a loss of any bonus, indexed interest and fixed interest, and a partial loss of principal.

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, PO Box 59060, Minneapolis, MN 55459-0060. [www.allianzlife.com](http://www.allianzlife.com)