

Allianz Life Insurance Company of North America

Life Insurance Portfolio – Sweet Spots

Life insurance can meet a variety of client needs.

In addition to providing a death benefit, cash value life insurance can help augment your clients' retirement plans. The cash value grows tax-deferred, and if the accumulation value is taken out via loans, it may be income-tax-free to the client.

Allianz offers many life insurance options that can be tailored to fit your clients' needs through its new GenDex series of life insurance policies, universal life insurance, and term life insurance. Our product Sweet Spots are areas where the products were designed to be most effective. Which will best fit your client's needs?

GenDex MomentumSM Fixed Index Universal Life Insurance Policy

For clients who want death benefit protection, flexible premium payments, accumulation potential, and access to the cash value, consider recommending GenDex Momentum.

- Fixed index UL
- Designed for both death benefit protection and cash value accumulation, through indexed interest accumulation potential
- Nine index allocations, including an international index and a blended index
- Three crediting methods and/or fixed interest rate
- Enhanced early liquidity options
- **Sweet Spots: Ages 40 to 55, death benefit \$500K+**

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GenDex SurvivorSM Fixed Index Universal Life Insurance Policy

If you have clients who own a business, or who have a high net worth, a joint life policy may be a good fit. Almost half of the survivorship policies sold have a face value over \$2 million.¹

- Fixed index second-to-die UL with an innovative first-to-die rider
- Designed for both protection and cash value accumulation, through indexed interest accumulation potential
- Offers business and estate planning solutions
- **Sweet Spots: Ages 35 to 55, death benefit \$1 million**

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GenDex FoundationSM Fixed Index Universal Life Insurance Policy

GenDex Foundation is a current assumption fixed index universal life (FIUL) insurance policy that bridges the gap in the FIUL marketplace.

This product is designed for clients of all ages in all of life's stages.

Sweet spots:

- Younger ages (20-49)** Provides affordable coverage, potential cash value accumulation via indexed interest or a fixed interest rate; also provides the flexibility to cover an entire family with one policy (i.e., Other Insured term rider, Child term rider)
- Middle ages (50-64)** Provides affordable coverage with the option to purchase the LTC Rider, good mid-tier guarantees, accumulation potential via indexed interest or a fixed interest rate
- Older ages (65+)** Provides affordable wealth transfer, competitive minimum and endow premium, and a fixed interest rate

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Allianz Legacy Planner[®] life insurance policy

- Simplified issue fixed UL
- Single premium, provides a tax-free death benefit to the clients' beneficiaries
- Fast application process – only 8 medical questions to answer
- Face amounts \$25K-\$250K
- No-lapse guarantee to age 120
- **Sweet Spots: Ages 50-85 nontobacco risk class and ages 50-70 top tobacco risk class**

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Generation Planner II[®] Life Insurance Policy

- Fixed interest UL
- No-lapse guarantee to age 120
- Long Term Care Accelerated Benefit Rider
- **Sweet Spots: Ages 35 to 55, top nontobacco and tobacco risk classes**

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Call us today to learn more.

¹ Karen Terry and Ashley Durham, "The Many Markets for High-Face Life," LIMRA International, 2008.

All guarantees are based on the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Riders are available at an additional cost. For specific product details, please refer to the product-specific brochure.

Policy loans will reduce available cash values and death benefits and may cause the policy to lapse, or affect guarantees against lapse. 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.