



Fixed annuities

Product guide

Allianz Life Insurance Company of North America



Allianz products can be part of a solid financial strategy – and of a successful career for you!

Wealth management is a strategy designed to help accumulate, protect, and distribute your clients' wealth. Fixed annuities can play a role in this strategy!

Each person's life situation is unique. That's why your clients count on you for innovative solutions – like fixed annuities – that can help address a variety of their financial concerns, including:

- Will I have enough income?
- Am I going to outlive my income?
- What happens to my money when I die?

At Allianz, we create value-added products that help meet the needs of today's consumer... and tomorrow's! Our fixed annuities, for example, can provide your clients:

- Tax-deferred interest
- Income streams that can never be outlived
- Added benefits like our Nursing Home Benefit, Systematic Withdrawal of Interest, and many others

All of these reasons are why thousands of independent agents use Allianz annuities as part of a solid financial strategy.

Call the FASTeam for top G.A. commission information at **800.950.7372 (press 1 for Sales Support, then 1 for Annuities).**

Withdrawals from an annuity contract may be subject to ordinary income tax and, if taken prior to age 59½, a 10% federal tax penalty. Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.



Allianz Dominator Select[®] Annuity

Contract form #C52121 with R91049

Product positioning	A short surrender charge period multi-year guarantee annuity offering access and flexibility.
Type of annuity	Owner-driven multi-year guarantee fixed deferred annuity
Type of premium	Single premium
Bonus (Bonus annuities may include longer annuitization or surrender charge periods, lower interest rates, or other restrictions not included in annuities that don't have a premium bonus feature.)	NA
Issue ages (owner)	0-85
Current interest rate	Call the FASTeam for current interest rates and guarantee periods.
Minimum guaranteed interest (May vary by state)	1.5% deferral, 1% payout
Surrender charge/distribution rule (Surrender charge schedule may vary by state.)	No annuitization or payouts required. Client can take full accumulation value with no surrender charges or market value adjustment (MVA) during the 30-day window after each guarantee period. Other options include annuitization, choosing a new GIR period, or moving the money to another annuity if appropriate (including an Allianz annuity). 3-year surrender charge (6%, 5%, 4%, 0%). The surrender charge percentage will decrease by 1% each year until contract year four when the surrender charge will equal 0%.
Minimum guarantee	90% of premium less any withdrawals, accumulated at 3% compounded annually
Loans (Loans are not available with IRA, SEP, or some other qualified plans. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Unpaid loans will decrease contract values and reduce the death benefit.)	Up to 50% of the cash surrender value (with a \$50,000 maximum) at a net 2% interest
Withdrawal provision	10% of premium every contract year; available immediately
Death benefit	Full accumulation value in a lump sum
Other features (All features may not be available in every state.)	<ul style="list-style-type: none">• Death Benefit Rider (at additional cost)• RMD available (no penalty to client)• Nursing Home Benefit• Flexible Withdrawal Rider (at additional cost)• 45-day interest rate lock

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Product and feature availability may vary by state.



Allianz Dominator® Plus Annuity

Contract form #C52121

Product positioning	A classic multi-year guarantee annuity: the longer clients choose to stay, the more interest we pay
Type of annuity	Owner-driven multi-year guarantee fixed deferred annuity
Type of premium	Single premium
Bonus (Bonus annuities may include longer annuitization or surrender charge periods, lower interest rates, or other restrictions not included in annuities that don't have a premium bonus feature.)	NA
Issue ages (owner)	0-85
Current interest rate	Call the FASTeam for current interest rates and guarantee periods.
Minimum guaranteed interest (May vary by state)	1.5% deferral, 1% payout
Surrender charge/distribution rule (Surrender charge schedule may vary by state.)	No annuitization or payouts required. Client can take full accumulation value with no surrender charges or market value adjustment (MVA) during the 30-day window after the initial guarantee period. 10-year surrender charge (9.0%, 8.1%, 7.2%, 6.3%, 5.4%, 4.5%, 3.6%, 2.7%, 1.8%, 0.9%, 0%). The surrender charge percentage will decrease by 0.075% each month, until contract year 11 when the surrender charge will equal 0%.
Minimum guarantee	90% of premium less any withdrawals, accumulated at 3% compounded annually
Loans (Loans are not available with IRA, SEP, or some other qualified plans. If clients fully surrender their contract, unpaid loans will be subject to surrender charges. Unpaid loans will decrease contract values and reduce the death benefit.)	Up to 50% of the cash surrender value (with a \$50,000 maximum) at a net 2% interest
Withdrawal provision	10% of premium every contract year; available immediately
Death benefit	Full accumulation value in a lump sum
Other features (All features may not be available in every state.)	<ul style="list-style-type: none"> • Death Benefit Rider (at additional cost) • RMD available (no penalty to client) • Nursing Home Benefit • Flexible Withdrawal Rider (at additional cost) • 45-day interest rate lock

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www.allianzlife.com

Products are issued by:

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800.950.7372

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