



Agent Product Guide

Life Portfolio

Allianz Life Insurance Company of North America





GenDex MomentumSM Fixed Index Universal Life Insurance Policy

Product positioning	May be a good fit for the policyowner who wants more cash value accumulation potential by paying higher premiums. The greatest choice of riders and options helps you custom-fit the policy to your clients' needs.	
Actual issue ages	0-80	
Issue amounts (Death benefits greater than our internal retention, autobind, or jumbo limits will need reinsurance consideration.)	<ul style="list-style-type: none"> • \$100,000 minimum on primary insured • \$65,000,000 maximum (subject to limitations) 	
Minimum premium, based on age, gender, and risk class, but never less than the following	\$25/month, \$300/year	
Premium bands	<ul style="list-style-type: none"> • \$100,000-\$199,999 • \$500,000-\$999,999 	<ul style="list-style-type: none"> • \$200,000-\$499,999 • \$1,000,000+
Special features Bonus products may include higher surrender charges, longer surrender periods, lower caps, or other restrictions that are not included in similar products that don't offer a bonus.	<p>Death benefit (DB)</p> <ul style="list-style-type: none"> • 10-year minimum DB guarantee • Option A – level DB • Option B – increasing DB • Option C – DB plus return of premium <p>Age 120</p> <ul style="list-style-type: none"> • Death benefit equals accumulation value. • All loans become Preferred. • No premiums accepted • No charges assessed or bonuses applied after age 120 <p>Crediting methods</p> <ul style="list-style-type: none"> • Annual point-to-point • Monthly average • Monthly sum <p>Index options</p> <p>Policyowner may select options in increments of 1%</p>	<p>and change selections on every policy anniversary.</p> <ul style="list-style-type: none"> • S&P 500 • Nasdaq-100 • Dow Jones EURO STOXX 50 • Blended Index (See the back for details.) • Fixed interest allocation <p>Annual floor</p> <p>Choice of a 0% annual floor or a 1% annual floor</p> <p>Enhanced values</p> <p>Accumulation value bonus – Beginning on the 10th policy anniversary, the current value and the guaranteed accumulation value will be credited with an accumulation value bonus. The initial bonus is 0.35%. Beginning on the 15th policy anniversary the bonus will increase to 0.85%. The bonus will be applied at the end of each policy year, and will be received until the policy anniversary when the insured's age is 120.</p>
Risk classes	<ul style="list-style-type: none"> • Nontobacco (Super Preferred, Preferred Plus, Preferred, Standard) • Tobacco (Preferred, Standard) • Juvenile 	
Guaranteed interest	2%	
Surrender charge	15 years decreasing	
Policy loans (Loans reduce the policy's death benefit and may cause the policy to lapse. In the event of policy lapse, outstanding policy loans in excess of the policy's unrecovered cost basis will be taxable as ordinary income.)	<p>Participating loan from an indexed allocation: 6% interest in advance, potentially offset by index gains</p> <p>Standard loan from fixed interest account during first 10 policy years: 4% interest in advance, net cost 2%</p> <p>Preferred loan from fixed interest account after 10th policy year: 2% interest in advance, net cost 0%; at age 120 all policy loans become preferred loans.</p>	
Survivor benefit	Death benefit increases 10% if beneficiary chooses to take policy proceeds over a period of 10 years or longer.	
Benefits/options included at no additional cost	Terminal illness accelerated benefit	
Optional riders (Riders incur an additional cost.)	<ul style="list-style-type: none"> • Waiver of Monthly Deduction • Waiver of Specified Premium • Enhanced Liquidity • Enhanced Cash Value 	<ul style="list-style-type: none"> • Additional Term • Other Insured Term • Long Term Care Accelerated Benefit • Child Term • Loan Protection
Top GA commissions (Refer to your commission schedule for complete details.)	<ul style="list-style-type: none"> • Option A: No trail commission Higher first year, excess, and renewals (years 2-10) • First-year commission for policies with the Enhanced Liquidity Rider (ELO) will be paid in six annual installments; with the Enhanced Cash Value Rider (ECVR), the first-year target commission will be paid in five annual installments. 	<ul style="list-style-type: none"> • Option B: Trail commissions Less than option A – first year, excess, and renewals (years 2-10) Plus trail commissions for years 2-14. Available for issue age 35 and older. Not available with the ELO or ECVR



GenDex SurvivorSM Fixed Index Universal Life Insurance Policy

Product positioning	Designed to insure two people with one policy. It provides a good blend of potential cash value accumulation and guarantees. May be suitable for married couples, as well as business partners.	
Actual issue ages	18-80	
Issue amounts (Death benefits greater than our internal retention, autobind, or jumbo limits will need reinsurance consideration.)	<ul style="list-style-type: none"> • \$250,000 minimum • \$65,000,000 maximum (subject to limitations) 	
Minimum premium, based on age, gender, and risk class, but never less than the following	\$25/month, \$300/year	
Premium bands	<ul style="list-style-type: none"> • \$250,000-\$499,999 • \$1,000,000+ 	<ul style="list-style-type: none"> • \$500,000-\$999,999
Special features Bonus products may include higher surrender charges, longer surrender periods, lower caps, or other restrictions that are not included in similar products that don't offer a bonus.	<p>Death benefit (DB)</p> <ul style="list-style-type: none"> • 10-year minimum DB guarantee • Option A – level DB • Option B – increasing DB • Option C – DB plus return of premium <p>Age 120</p> <ul style="list-style-type: none"> • Death benefit equals accumulation value. • All loans become Preferred. • No premiums accepted • No charges assessed or bonuses applied after age 120 <p>Crediting methods</p> <ul style="list-style-type: none"> • Annual point-to-point • Monthly average • Monthly sum 	<p>Index options Policyowner may select options in increments of 1% and change selections on every policy anniversary.</p> <ul style="list-style-type: none"> • S&P 500 • Nasdaq-100 • Dow Jones EURO STOXX 50 • Blended index (See the back for details.) • Fixed interest allocation <p>Annual floor Choice of a 0% annual floor or a 1% annual floor</p> <p>Enhanced values Interest rate bonus – Starting in the 11th policy year through the younger insured's age 120 – earn an interest rate bonus of 0.50% annually on policy's unloaned accumulation value.</p>
Risk classes	<ul style="list-style-type: none"> • Nontobacco (Preferred Plus, Preferred, Standard) • Tobacco (Preferred, Standard) 	
Guaranteed interest	2%	
Surrender charge	19 years decreasing	
Policy loans (Loans reduce the policy's death benefit and may cause the policy to lapse. In the event of policy lapse, outstanding policy loans in excess of the policy's unrecovered cost basis will be taxable as ordinary income.)	<p>Participating loan from an indexed allocation: 6% interest in advance, potentially offset by index gains</p> <p>Standard loan from fixed interest account during first 10 policy years: 4% interest in advance, net cost 2%</p> <p>Preferred loan from fixed interest account during policy years 11+: 2% interest in advance, net cost 0%; at age 120 all policy loans become preferred loans.</p>	
Survivor benefit	Death benefit increases 10% if beneficiary chooses to take policy proceeds over a period of 10 years or longer.	
Benefits/options included at no additional cost	Policy split option	
Optional riders (Riders incur an additional cost.)	<ul style="list-style-type: none"> • Waiver of Monthly Deduction • Waiver of Specified Premium • Enhanced Liquidity 	<ul style="list-style-type: none"> • Loan Protection • Estate Protection • First-to-Die
Top GA commissions (Refer to your commission schedule for complete details.)	<ul style="list-style-type: none"> • Option A: No trail commission Higher first year, excess, and renewals (years 2-10) • First-year commission for policies with Enhanced Liquidity Rider (ELO) will be paid in six annual installments. 	<ul style="list-style-type: none"> • Option B: Trail commissions Less than option A – first year, excess, and renewals (years 2-10) Plus trail commissions for years 2-14. Available for issue age 35 and older. Not available with the ELO



GenDex FoundationSM Fixed Index Universal Life Insurance Policy

Product positioning	May be a good fit for the policyowner who wants life insurance coverage – and guarantees – at more reasonable premiums.	
Actual issue ages	0-80	
Issue amounts (Death benefits greater than our internal retention, autobind, or jumbo limits will need reinsurance consideration.)	<ul style="list-style-type: none"> • \$100,000 minimum on primary insured • \$65,000,000 maximum (subject to limitations) 	
Minimum premium, based on age, gender, and risk class, but never less than the following	\$25/month, \$300/year	
Premium bands	<ul style="list-style-type: none"> • \$100,000-\$199,999 • \$200,000-\$499,999 	<ul style="list-style-type: none"> • \$500,000-\$999,999 • \$1,000,000+
Special features Bonus products may include higher surrender charges, longer surrender periods, lower caps, or other restrictions that are not included in similar products that don't offer a bonus.	<p>Death benefit (DB)</p> <ul style="list-style-type: none"> • Option A – level DB • Option B – increasing DB • Option C – DB plus return of premium <p>Death benefit guarantee</p> <ul style="list-style-type: none"> • Issue age 0-50 = 20 years • Issue age 51-60 = 15 years • Issue age 61+ = 10 years <p>Age 120</p> <ul style="list-style-type: none"> • Death benefit equals accumulation value. • All loans become Preferred. • No premiums accepted • No charges assessed or bonuses applied after age 120 <p>Crediting methods</p> <ul style="list-style-type: none"> • Annual point-to-point • Monthly average • Monthly sum 	<p>Index options</p> <p>Policyowner may select options in increments of 1% and change selections on every policy anniversary.</p> <ul style="list-style-type: none"> • S&P 500 • Nasdaq-100 • Dow Jones EURO STOXX 50 • Blended index (See the back for details.) • Fixed interest allocation <p>Annual floor</p> <p>The annual adjustable floor may change each policy year, but will never be less than 1%.</p> <p>Enhanced values</p> <p>Accumulation value bonus – Beginning on the 10th policy anniversary, the current value and guaranteed accumulation value will be credited with an accumulation value bonus. The initial bonus is .20%. Beginning on the 20th policy anniversary the bonus may increase to .40%. This increase is not guaranteed. The bonus will be applied at the end of each policy year. The bonus will be received until the policy anniversary when the insured's age is 120.</p>
Risk classes	<ul style="list-style-type: none"> • Nontobacco (Super Preferred, Preferred Plus, Preferred, Standard) • Tobacco (Preferred, Standard) • Juvenile 	
Guaranteed interest	2%	
Surrender charge	15 years decreasing	
Policy loans (Loans reduce the policy's death benefit and may cause the policy to lapse. In the event of policy lapse, outstanding policy loans in excess of the policy's unrecovered cost basis will be taxable as ordinary income.)	<p>Participating loan from an indexed allocation: Interest in advance, potentially offset by index gains</p> <p>Standard loan from fixed interest account during first 10 policy years: 4% interest in advance, net cost 2%</p> <p>Preferred loan from fixed interest account after 10th policy year: 2% interest in advance, net cost 0%; at age 120 all policy loans become preferred loans.</p>	
Survivor benefit	Death benefit increases 10% if beneficiary chooses to take policy proceeds over a period of 10 years or longer.	
Benefits/options included at no additional cost	Terminal illness accelerated benefit	
Optional riders (Riders incur an additional cost.)	<ul style="list-style-type: none"> • Waiver of Specified Premium • Waiver of Monthly Deduction • Other Insured Term 	<ul style="list-style-type: none"> • Long Term Care (LTC) Accelerated Benefit • Child Term • Loan Protection
Top GA commissions (Refer to your commission schedule for complete details.)	<ul style="list-style-type: none"> • Option A: No trail commission, higher first year, excess, and renewals (years 2-10) • Option B: Not available on this product 	



10 Year/20 Year/30 Year Term Life Insurance Policy

Product positioning	Delivers convertible term protection
Actual issue ages	<ul style="list-style-type: none"> • 18-65 – 10 Year / 20 Year Term • 18-50 – 30 Year Term
Issue amounts (Death benefits greater than our internal retention, autobind, or jumbo limits will need reinsurance consideration.)	<ul style="list-style-type: none"> • \$250,000 minimum • \$5,000,000 maximum (subject to limitations)
Minimum premium, based on age, gender, and risk class, but never less than the following	NA
Premium bands	<ul style="list-style-type: none"> • \$250,000-\$499,999 • \$500,000-\$999,999 • \$1,000,000+
Special features Bonus products may include higher surrender charges, longer surrender periods, lower caps, or other restrictions that are not included in similar products that don't offer a bonus.	Conversion options <ul style="list-style-type: none"> • Convertible to an approved life insurance policy from Allianz (subject to product availability), and as follows: <ul style="list-style-type: none"> - 10 Year Term policies may be converted during the first eight policy years or up to age 71, whichever is earlier. - 20 Year Term policies may be converted during the first 16 policy years or up to age 71, whichever is earlier. - 30 Year Term policies may be converted during the first 24 policy years or up to age 71, whichever is earlier.
Risk classes	<ul style="list-style-type: none"> • Nontobacco (Ultra Preferred, Super Preferred, Preferred Plus, Preferred, Standard) • Tobacco (Preferred, Standard)
Guaranteed interest	NA
Surrender charge	NA
Policy loans (Loans reduce the policy's death benefit and may cause the policy to lapse. In the event of policy lapse, outstanding policy loans in excess of the policy's unrecovered cost basis will be taxable as ordinary income.)	NA
Survivor benefit	Death benefit increases 10% if beneficiary chooses to take policy proceeds over a period of 10 years or longer.
Benefits/options included at no additional cost	Terminal illness accelerated benefit
Optional riders (Riders incur an additional cost.)	<ul style="list-style-type: none"> • Waiver of Premium available for policies with death benefit of \$3,000,000 or less (Rider issue ages: 18-55 – 10 Year/20 Year Term • 18-50 – 30 Year Term)
Top GA commissions (Refer to your commission schedule for complete details.)	<ul style="list-style-type: none"> • 70% of first-year premium – 10 Year Term • 90% of first-year premium – 20 Year and 30 Year Term policies



Generation Planner II® Life Insurance Policy



Allianz Legacy Planner® Life Insurance Policy

Product positioning	Offers universal life protection with no-lapse death benefit to age 120 guaranteed, if minimum premiums are paid as scheduled, and no partial surrenders or loans have been taken.	Combines a single premium option, limited underwriting, and simple protection in a universal life insurance policy.														
Actual issue ages	0-80	<ul style="list-style-type: none"> • 50-85 Nontobacco • 50-79 Tobacco 														
Issue amounts (Death benefits greater than our internal retention, autobind, or jumbo limits will need reinsurance consideration.)	<ul style="list-style-type: none"> • \$100,000 minimum • \$5,000,000 maximum (subject to limitations) 	<ul style="list-style-type: none"> • \$25,000 minimum • \$250,000 maximum 														
Minimum premium, based on age, gender, and risk class, but never less than the following	\$25/month, \$300/year	See rate sheet (M5073)														
Premium bands	<ul style="list-style-type: none"> • \$100,000-\$199,999 • \$200,000-\$499,999 • \$500,000-\$999,999 • \$1,000,000+ 	NA (No premium greater than \$100,000)														
Special features Bonus products may include higher surrender charges, longer surrender periods, lower caps, or other restrictions that are not included in similar products that don't offer a bonus.	<p>Death benefit</p> <ul style="list-style-type: none"> • Guarantees coverage to age 120, regardless of cash value of contract if specified premiums are paid as scheduled, no partial surrenders or loans have been taken, and there has not been an increase in any rider charge, if applicable <p>Age 100</p> <ul style="list-style-type: none"> • No premium after age 100 <p>Enhanced values</p> <p>Interest bonus – Bonus rate of .25% guaranteed on unloaned accumulation value after year 10</p> <ul style="list-style-type: none"> • Bonuses end at insured's age 100. 	<ul style="list-style-type: none"> • Simplified issue • Single premium • Return of premium during the first 10 policy years, subject to the following schedule: <table border="1"> <thead> <tr> <th>Policy year</th> <th>Return of premium percentage</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>80%</td> </tr> <tr> <td>2</td> <td>85%</td> </tr> <tr> <td>3</td> <td>90%</td> </tr> <tr> <td>4</td> <td>95%</td> </tr> <tr> <td>5-10</td> <td>100%</td> </tr> <tr> <td>11+</td> <td>0%</td> </tr> </tbody> </table>	Policy year	Return of premium percentage	1	80%	2	85%	3	90%	4	95%	5-10	100%	11+	0%
Policy year	Return of premium percentage															
1	80%															
2	85%															
3	90%															
4	95%															
5-10	100%															
11+	0%															
Risk classes	<ul style="list-style-type: none"> • Nontobacco (SuperSelect, Select Plus, Select, Nontobacco) • Tobacco (Preferred Plus, Preferred) • Juvenile Select 	<ul style="list-style-type: none"> • Nontobacco • Tobacco 														
Guaranteed interest	2%	2%														
Surrender charge	20 years decreasing	20 years decreasing														
Policy loans (Loans reduce the policy's death benefit and may cause the policy to lapse. In the event of policy lapse, outstanding policy loans in excess of the policy's unrecovered cost basis will be taxable as ordinary income.)	<p>Standard loan during first 10 policy years: 3.846% interest in advance, net cost 2%</p> <p>Preferred loan during policy years 11+: 1.961% interest in advance, net cost 0%</p>	<p>Standard loan during first 10 policy years: 3.846% interest in advance, net cost 2%</p> <p>Preferred loan during policy years 11+: 1.961% interest in advance, net cost 0%.</p>														
Survivor benefit	Death benefit increases 10% if beneficiary chooses to take policy proceeds over a period of 10 years or longer.	Death benefit increases 10% if beneficiary chooses to take policy proceeds over a period of 10 years or longer.														
Benefits/options included at no additional cost	Terminal illness accelerated benefit	Terminal illness accelerated benefit														
Optional riders (Riders incur an additional cost.)	<ul style="list-style-type: none"> • Long Term Care Accelerated Benefit • Child Term (convertible) • Waiver of Premium 	NA														
Top GA commissions (Refer to your commission schedule for complete details.)	<ul style="list-style-type: none"> • 85% of the first-year target premium (up to \$90 of \$1,000 face amount) • 2% first-year excess premium • 2% renewals years 2-10 	<p>Percentage of all premiums received in the first year:</p> <ul style="list-style-type: none"> • 12% – Ages 50-69 • 8.5% – Ages 70-79 • 6% – Ages 80-85 • No renewals 														

Indexing options for GenDex Series:

- S&P 500
- Nasdaq-100®
- Dow Jones EURO STOXX 50®
- A blended index option comprised of the following indexes (with their percentage of the overall blended index option):
 - Dow Jones Industrial Average (35%)
 - Barclays Capital U.S. Aggregate Bond Index (35%)
 - Dow Jones Euro STOXX 50 (20%)
 - Russell 2000® (10%)

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Guarantees backed 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**
PO Box 59060
Minneapolis, MN 55459-0060
800.950.7372

10, 20, and 30 Year Term Life Insurance Policy
P50570-01

Allianz Legacy PlannerSM Life Insurance Policy
P50996-01

GenDex FoundationSM Fixed Index Universal Life Insurance Policy
PS52453-01

GenDex MomentumSM Fixed Index Universal Life Insurance Policy
P52451-01

GenDex SurvivorSM Fixed Index Universal Life Insurance Policy
P52704

Generation Planner II® Life Insurance Policy
P50537 with PR95102

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Product availability and features may vary by state.

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