Allianz 🕕

ALLIANZ TODAY EMAIL NEWSLETTER

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FASTeam 800-950-7372

Rates

New rates are typically effective the first Tuesday of the month, with a preview of declared rates available one week prior.

→ View now

Open this now ...

... to see what we launched today!

> You've got to see this

New Statements of Understanding for all Allianz FIAs effective TODAY Beginning today, Statements of Understanding (SOUs) for ALL Allianz Fixed Index Annuities (FIAs) have been updated and no longer include current allocation options, applicable bonuses, and/or lifetime withdrawal percentages.

The new Guides to Current Rates that contain this information are available today on our public website at allianzlife.com/rates. The Guide to Current Rates needs to be presented to the client when the SOU is signed (but, similar to the Consumer Brochure, is NOT required to be signed or submitted with the application and SOU).

> Learn more

Do your clients have a retirement income gap?

Approximately 22% of respondents in our study said, "I don't think I'll be able to retire."¹ Did you know that, in addition to providing death benefit protection, life insurance can also help support your clients' retirement income goals?²

Help your clients bridge their retirement income gap. Download our sales idea to learn how.

"I've never heard of Allianz"

Do you ever hear this from your clients? Now they can learn more about us by watching this short video that talks about the financial strength, integrity, and mission of Allianz Life Insurance Company of North America (Allianz).

> Watch now

What's a smart strategy to help grow your retirement savings? Or how long will your retirement money last?

You have questions. Allianz answers.

Help educate tomorrow's retirees about the issues they should be considering today. These short, client-friendly videos will help you establish a strategy with your client to create the retirement they want.

> Videos
> Prospecting Tools

Are you looking for presentations?

Are you looking for client-approved presentations? Or possibly you would like to review a financial-professional-approved presentation. We invite you to visit our library of presentations, spanning various topics.

Go to Forms & Materials and search for the keyword presentation.

> Learn more

A valuable reference tool for fixed and variable annuity products

The <u>Ownership/tax plan reference tool</u> can help you with the various types of ownership and tax plan types that we accept. Along with the most current <u>Advanced Markets Q&A Book</u>, this guideline provides useful information on various plan types, such as:

- Definitions
- Requirements for new and inforce business
- Additional requirements

NOTEWORTHY

> In less than three minutes, see the highlights of what makes our in-house dynamic hedging unique

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www.allianzlife.com www.allianzlife.com/new-york

Allianz Life Insurance Company of North America



Allianz Life Insurance Company of New York

Allianz 2019 New Year's Resolution Study.

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.

FIUL is not a source of guaranteed income in retirement.

This newsletter may periodically provide you with links to outside articles and websites. Please note that the information and opinions included are provided by third parties and have been obtained from sources believed to be reliable, but accuracy and completeness cannot be guaranteed by the issuing company. It is being provided for informational purposes only and is not a solicitation for the purchase of any product, nor should it be construed as advice designed to meet the particular needs of your clients. Always ensure you follow the current policies on the use of any advertising, third-party materials and/or social media as required by your broker/dealer and/or the carriers that you represent.

This newsletter is designed to provide general information on the subjects covered. It is not, however, intended to provide specific legal or tax advice and cannot be used to avoid tax penalties or to promote, market, or recommend any tax plan or arrangement. Please note that Allianz Life Insurance Company of

North America, Allianz Life Insurance Company of New York, their affiliated companies, and their representatives and employees do not give legal or tax advice. Encourage your clients to consult their tax advisor or attorney.

For more complete information about the issuing companies variable annuities and variable investment options, call Allianz Life Financial Services, LLC at 800.542.5427 for a prospectus. The prospectuses contain details on investment objectives, risks, fees, and expenses, as well as other information about the variable annuity and variable investment options, which your clients should carefully consider. Encourage your clients to read the prospectuses thoroughly before sending money.

Guarantees are backed by the financial strength and claims-paying ability of the issuing company. Variable annuity guarantees do not apply to the performance of the variable subaccounts, which will fluctuate with market conditions.

Retirement consultants market and distribute products manufactured by Allianz Life Insurance Company of North America and Allianz Life Insurance Company of New York. Retirement consultants provide education and information related to products they market and do not provide financial or investment advice.

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EGEN-1348

(R-10/2016)