

Allianz Life Insurance Company of North America

# Discover how life insurance can be a part of your **retirement strategy.**

Help plan for the long term – today.

For all that's ahead.®

**Allianz** 

# What's your strategy for the **long term**?

As you approach retirement, you may be concerned about how to help support a comfortable lifestyle in the years ahead while protecting your loved ones. That's why it's so important to create a financial strategy now.

**With a fixed index universal life (FIUL) insurance policy, you'll be better prepared for the unexpected in three major ways:**

## **Death benefit protection:**

If you are earning income to support another person or family member, and something unexpected were to happen, an untimely death could cause serious financial hardship. The income-tax-free death benefit provided by FIUL to your beneficiaries would help your loved ones accommodate unexpected costs.

## **A way to help bridge the gap between your retirement savings and retirement income goal:**

43% of baby boomers and 43% of Generation X are at risk for running out of money in retirement.<sup>1</sup> The cash value accumulation potential of FIUL can help bridge the gap between your retirement savings and retirement income goal.

## **Tax diversification:**

Keeping your assets in a variety of financial vehicles allows them to be taxed differently when contributing, in accumulation, in distribution while living, and for distributions after death. The unique combination of tax advantages that FIUL policies provide can help to diversify a portion of your retirement strategy.

**Call today** to find out how FIUL is one potential solution that can help play a role in your overall retirement strategy.

Keep in mind that life insurance is an underwritten product and is contingent on your health and financial qualifications.

You should consider all of the benefits and features when determining which products are suitable for your financial strategy. The tax treatment is just one factor to consider.

<sup>1</sup>"Fast Facts #271, How many will (not) run short in retirement?" Employee Benefit Research Institute, March 6, 2014.

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Guarantees are backed solely 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, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. [www.allianzlife.com](http://www.allianzlife.com)

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