

# The Allianz advantage: flexibility, protection, control

Allianz Life Pro+ is now even more competitive.

As the fixed index universal life (FIUL) insurance industry continues to expand, it's important to know the products you're selling and how their features and benefits can help meet your clients' needs. And Allianz Life Pro+ offers benefits and features that help set it apart from the competition.

Allianz Life Pro+,  
designed to  
**INCREASE  
YOUR CLIENT'S  
ACCUMULATION  
AND INCOME  
POTENTIAL**

- **Loan flexibility:**<sup>1</sup> Clients can take a combination of indexed (or "participating") and fixed loans and switch between loan options each year; the indexed loan rate is guaranteed for the life of the policy.
- **Accumulation bonus:** Increase client accumulation potential with **15% guaranteed** interest bonus starting in policy year 11. Calculated based on any indexed or fixed interest earned, and applied to both loaned and unloaned values.
- **Innovative index allocation options:** Allianz Life Pro+ offers exclusive allocation options.

There are many things to consider when recommending an FIUL policy, including your client's life insurance needs, as well as their overall financial goals. Please ensure your client understands all of the features and benefits of the product before purchasing.

**WITH FIUL POLICIES,**  
your clients have the  
reassurance of knowing  
that if the unexpected  
happens, their loved ones  
would receive an income-  
tax-free death benefit.

There are "living" advantages,  
too – including cash value  
that has the opportunity to  
accumulate tax-deferred  
and any available cash  
value can be accessed  
income-tax-free for a  
variety of financial needs.

For all that's ahead.®

Allianz 

Must be accompanied by the Allianz Life Pro+ Fixed Index Universal Life Insurance Policy agent guide (M-5345).

<sup>1</sup> Policy loans and withdrawals will reduce available cash values and death benefits, and may cause the policy to lapse or affect any 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. Tax laws are subject to change. Encourage your clients to consult a tax professional.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

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Product and feature availability may vary by state and broker/dealer.

MLIF-1122

# See how Allianz Life Pro+ accumulation potential, loan amounts, and death benefit protection could stack up against other life carriers.

Every product has different maximum rates. These charts show how different products illustrate using a flat rate and its maximum rate. By doing this, we are able to show where Allianz Life Pro+ is competitive.

## Allianz Life Pro+ would be #1 for participating loan amounts at a nonguaranteed 6% illustrated rate.

| CARRIER  | LOAN AMOUNT | ACCUMULATION VALUE (20 year, nonguaranteed) | DEATH BENEFIT (nonguaranteed, year 20) | ACCUMULATION BONUS |
|--|-------------|---|--|--------------------|
| Allianz Life Pro+                              | \$88,989    | \$898,014                                   | \$1,425,049                            | Yes, guaranteed    |
| North American Builder IUL 7                   | \$86,077    | \$893,533                                   | \$1,405,366                            | Yes, guaranteed    |
| Lincoln WealthAdvantage® Indexed UL            | \$81,226    | \$842,854                                   | \$1,338,558                            | Yes, guaranteed    |
| Minnesota Life Eclipse Indexed Life            | \$78,774    | \$844,803                                   | \$1,380,943                            | Yes, nonguaranteed |
| LSW FlexLife Indexed Universal Life            | \$77,231    | \$822,365                                   | \$1,390,022                            | Yes, nonguaranteed |
| Penn Mutual Accumulation Builder Advantage IUL | \$77,100    | \$884,576                                   | \$1,444,023                            | Yes, guaranteed    |
| Pacific Life Pacific Indexed Performer LT II   | \$76,620    | \$855,331                                   | \$1,380,988                            | Yes, nonguaranteed |
| Columbus Life Indexed Explorer® Plus UL        | \$69,331    | \$811,682                                   | \$1,341,087                            | No                 |
| Voya Indexed Universal Life Global Choice      | \$61,652    | \$812,301                                   | \$1,350,301                            | No                 |

### Assumptions

|                      |                 |  |                          |
|----------------------|-----------------|--|--------------------------|
| AGE 45-year-old male | RISK CLASS Best | PREMIUM \$25,000 annual premium for 20 years | RATE 6% illustrated rate |
|----------------------|-----------------|--|--------------------------|

DEATH BENEFIT increasing death benefit switching to level year 21 | LOANS participating loans years 21-40

Hypothetical results are based on nonguaranteed rates and assumptions selected by Allianz Life Insurance Company of North America (Allianz). Actual results may be different from the figures shown in this example and in some cases may be significantly higher or lower. Assuming minimum guaranteed interest rates for each product, the policies would not earn sufficient cash value to support a loan strategy and the policies would lapse.

## Allianz Life Pro+ would be #1 for participating loan amounts at maximum nonguaranteed illustrated rates.

| CARRIER  | LOAN AMOUNT | ACCUMULATION VALUE (20 year, nonguaranteed) | DEATH BENEFIT (nonguaranteed, year 20) | ACCUMULATION BONUS |
|--|-------------|---|--|--------------------|
| Allianz Life Pro+                              | \$109,665   | \$1,029,009                                 | \$1,556,044                            | Yes, guaranteed    |
| North American Builder IUL 7                   | \$108,445   | \$1,037,730                                 | \$1,549,563                            | Yes, guaranteed    |
| Penn Mutual Accumulation Builder Advantage IUL | \$98,472    | \$995,363                                   | \$1,554,813                            | Yes, guaranteed    |
| Minnesota Life Eclipse Indexed Life            | \$98,197    | \$964,596                                   | \$1,500,736                            | Yes, nonguaranteed |
| Columbus Life Indexed Explorer® Plus UL        | \$93,595    | \$943,149                                   | \$1,472,554                            | No                 |
| LSW FlexLife Indexed Universal Life            | \$92,057    | \$914,167                                   | \$1,481,824                            | Yes, nonguaranteed |
| Lincoln WealthAdvantage® Indexed UL            | \$90,022    | \$898,821                                   | \$1,394,525                            | Yes, guaranteed    |
| Voya Indexed Universal Life Global Choice      | \$89,541    | \$942,709                                   | \$1,480,709                            | No                 |
| Pacific Life Pacific Indexed Performer LT II   | \$84,382    | \$907,964                                   | \$1,433,621                            | Yes, nonguaranteed |

### Assumptions

|                      |                 |  |                               |
|----------------------|-----------------|--|-------------------------------|
| AGE 45-year-old male | RISK CLASS Best | PREMIUM \$25,000 annual premium for 20 years | RATE maximum illustrated rate |
|----------------------|-----------------|--|-------------------------------|

DEATH BENEFIT increasing death benefit switching to level year 21 | LOANS participating loans years 21-40

In these examples, Allianz Life Pro+ would be #1 in potential loan amounts and an industry leader in cash value accumulation potential and income-tax-free death benefit amounts.

Call the Life Case Design Team at **800.950.7372** for an illustration today.

The hypothetical examples are provided for illustrative purposes only. They are intended to show how the products work and are not intended to predict future results. These examples are not indicative of our competitive position in every scenario. They are not intended to provide a comprehensive overview of all policy features. Competitor information is believed to be current and accurate as of June 24, 2016. Product rates, features, and availability may vary by age and state. Consult the insurance company or policy form for full details. Note the following minimum guaranteed interest rates: Allianz 0.1%, North American 3%, Lincoln 1%, Minnesota Life 2%, LSW 2.5%, Pacific Life 0%, Columbus Life, 0%, Voya 0%, Penn Mutual 1%.

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Note the following maximum illustrated rates: Allianz 7.09%, North American 7.28%, Lincoln 6.56%, Minnesota Life 7.10%, LSW 6.91%, Penn Mutual 7.00%, Pacific Life 6.48%, Columbus Life 7.28%, Voya 7.28%.

For detailed information on Allianz Life Pro+® Fixed Index Universal Life Insurance Policy and our competitor's products, please refer to individual competitive pieces, "How Allianz Life Pro+ compares" (ASI-399).

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# True to our promises ... so you can be true to yours.®

A leading provider of annuities and life insurance, Allianz Life Insurance Company of North America (Allianz) bases each decision on a philosophy of being true: **True to our strength** as an important part of a leading global financial organization. **True to our passion** for making wise investment decisions. And **true to the people we serve**, each and every day.

Through a line of innovative products and a network of trusted financial professionals, and with over three million contracts issued, Allianz helps people as they seek to achieve their financial and retirement goals. Founded in 1896, Allianz is proud to play a vital role in the success of our global parent, Allianz SE, one of the world's largest financial services companies.

While we pride ourselves on our financial strength, we're made of much more than our balance sheet. We believe in making a difference with our clients by being true to our commitments and keeping our promises. People rely on Allianz today and count on us for tomorrow – when they need us most.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

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[www.allianzlife.com](http://www.allianzlife.com)

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