

FIXED INDEX ANNUITIES

Protect a portion of your retirement savings from loss.

You earn it. Protect it.

It's no secret that many people's retirement savings are exposed to loss of value. The latest recession is a constant reminder of this risk. But losing value is only part of the problem. The time required to make up those losses can be the real issue.

If you lose this much:	At a 3% return, you'd need:	At a 6% return, you'd need:	At an 8% return, you'd need:
10%	3.6 years	1.8 years	1.4 years
20%	7.5 years	3.8 years	2.9 years
30%	12.1 years	6.1 years	4.6 years
40%	17.3 years	8.8 years	6.6 years
50%	23.4 years	11.9 years	9.0 years

Allianz has a strategy to help address this concern.

68% of Americans feel that it is important to have some of their retirement savings in a financial product that protects from market loss¹.

A fixed index annuity (FIA) from Allianz Life Insurance Company of North America (Allianz) offers a combination of protection and growth potential, which is especially important if you're close to retirement and don't have the luxury of time to make up losses before you need income. Keep in mind that in some years a fixed index annuity may not credit any indexed interest, and therefore it isn't guaranteed to make up losses.

With an FIA, you have the potential to earn indexed interest based on positive changes in a market index or a fixed interest rate determined by the insurance company. FIAs typically place some type of limit (cap, spread or participation rate) on interest credited when the market index goes up over a specified time period – annually or monthly.

The value of your FIA, including any previously credited interest, will not go down when the market index declines. Once interest is credited, it is locked in whether future market index performance is positive or negative.

However, with the purchase of any additional-cost riders, the contract's values will be reduced by the cost of the rider. This may result in a loss of principal and interest in any year in which the contract does not earn interest or earns interest in an amount less than the rider charge.

For growth potential without the threat of loss due to market declines, consider putting a portion of your retirement savings in a fixed index annuity from Allianz.

¹Allianz 2023 Q4 Quarterly Market Perceptions Study conducted in November 2023 with a nationally representative sample of 1,005 Respondents age 18+.

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

This content does not apply in the state of New York.

Must be used with the appropriate fixed index annuity consumer brochure.

Please keep in mind that producers must be an investment advisor or appropriately registered with a broker/dealer to recommend the liquidation of funds held in securities products, including those within an IRA, 401(k), or other retirement plan, for the purchase of an annuity.

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Allianz will apply a surrender/withdrawal charge and market value adjustment (MVA) if you partially or fully surrender your contract within the surrender/withdrawal charge period. These charges may result in a loss of indexed interest and fixed interest, and a partial loss of principal (your premium).

Although external indexes may affect your contract values, the contract does not directly participate in any stock or other investments. You are not buying bonds, shares of stock, or shares of an index fund.

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

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.950.1962.