

Rethink retirement

Protect your retirement assets



Allianz Life Insurance Company of North America



In recent years, investors have experienced extreme swings in the financial markets. This historic volatility combined with the limited availability of traditional retirement income sources has placed a greater responsibility on Americans saving for their future.

Insured solutions can help protect from risk.

The chart below illustrates the statistical probabilities of events likely to happen in an average year, and how a portion of that risk can be transferred away. The greatest probability in any one given year is the loss of market value. **Yet many people seldom realize the need to protect their retirement assets.**

Annual financial risks	Portion of risk transferred away
0.3% Chance of house fire ¹	 ✓ Homeowners insurance
0.9% Chance of death ²	 ✓ Life insurance
2.8% Chance of car accident ³	 ✓ Auto insurance
28% Chance of market loss ⁴	 ✓ Variable annuity protection benefits

Variable annuity optional living and death benefit riders help provide protection and can be purchased for an additional charge.

**Saving for retirement has changed.
It's time to rethink protection.**

¹ Percentage is calculated from U.S. Fire Administration, "Residential Structure Fires," www.usfa.dhs.gov/statistics/national/residential.shtm and American Housing Survey for the United States: 2007. Accessed September 2010.

² 2001 CSO Table, www.actuary.org/life/cso_0702.asp. Accessed September 2010.

³ Percentage is calculated from U.S. Department of Transportation National Highway Traffic Safety Administration, "2008 Traffic Safety Annual Assessment – Highlights," *Traffic Safety Facts*, June 2009 and *Fatality Analysis Reporting System (FARS) Encyclopedia* 2008, www.fars.nhtsa.dot.gov/Main/index.aspx. Accessed September 2010.

⁴ Performance information is inclusive of dividends reinvested. Percentage is based on number of years (14) the S&P 500 was down during the 50-year period between January 1, 1960 – December 31, 2009. Jeffrey A. Hirsch and Yale Hirsch, *Stock Trader's Almanac*, p. 155.

Are you ready for retirement?

Now more than ever, you may need to transfer a portion of the risk from your investment portfolio to help you achieve your retirement goals.

One of the solutions is the purchase of a variable annuity that offers optional protection benefits that can be purchased at an additional charge. These benefits will help transfer a portion of the market risk to an insurance company, which can help protect your retirement assets while keeping you invested in the market.

Who knew one solution could help transfer multiple risks?

Variable annuities that offer these benefits can provide the opportunity to transfer away other retirement risks that you may face, such as:

- **Longevity risk** – The risk of outliving your retirement assets
- **Inflation risk** – The risk of inflation eroding your retirement income's purchasing power
- **Sequence risk** – The risk of negative market returns in the early years of your retirement

A variable annuity can help you meet your long-term financial goals by providing tax deferral, a death benefit during the accumulation phase, and a guaranteed stream of income at retirement. Variable annuities are subject to investment risk, including possible loss of principal. Investment returns and principal value will fluctuate with market conditions so that units, upon distribution, may be worth more or less than the original cost.

Optional riders are available for an additional charge in order to obtain certain protection features and guarantees.

Ask your financial professional about protecting your retirement assets with an Allianz variable annuity.

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For more complete information about Allianz variable annuities and variable investment options, call your financial professional or Allianz Life Financial Services, LLC at 800.624.0197 for a prospectus. The prospectuses contain details on investment objectives, risks, fees, and expenses, as well as other information about the variable annuity and underlying investment options, which you should carefully consider. Please read the prospectuses thoroughly before sending money.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America and do not apply to the performance of the variable subaccounts, which will fluctuate with market conditions.

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