

# Protect your retirement assets

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.

## Fixed annuities can help.

### TRANSFER

some of your market risk to an insurance company.

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 people may not realize the need to protect their retirement assets.**

Annual financial risks	Portion of risk transferred away	
0.3% Chance of residential fire <sup>1</sup>		Homeowners insurance
0.9% Chance of death <sup>2</sup>		Life insurance
2.3% Chance of car accident <sup>3</sup>		Auto insurance
26% Chance of market loss <sup>4</sup>	<b>FA</b>	Fixed annuities

### PREPARE

for the unknown in retirement by rethinking protection.

For all that's ahead.®



<sup>1</sup> Percentage is calculated from National Fire Protection Association Fire Analysis and Research Division, "Fire loss in the United States during 2013." Michael J. Karter, Jr., September 2014 <http://www.nfpa.org/newsandpublications/nfpa-journal/2014/september-october-2014/features/2013-fire-loss> and Annual Estimates of Housing Units for the United States, Regions, Divisions, States, and Counties: April 1, 2010 to July 1, 2013, U.S. Census Bureau, Population Division, Release Date: May 2014. <http://factfinder2.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t>. Accessed October 2014.

<sup>2</sup> 2001 CSO Table, [www.actuary.org/life/sco\\_0702.asp](http://www.actuary.org/life/sco_0702.asp). Accessed October 2014.

<sup>3</sup> Percentage is calculated from the U.S. Department of Transportation National Highway Traffic Safety Administration, "2012 Motor Vehicle Crashes: Overview," Traffic Safety Facts, November 2013 and "Passenger Vehicles," Traffic Safety Facts, 2012 data, September 2014, <http://www-nrd.nhtsa.dot.gov/Pubs/812070.pdf>. Accessed October 2014.

<sup>4</sup> Percentage is based on number of years (13) the S&P 500® was down during the 50-year period between January 1, 1963 – December 31, 2012. Jeffrey A. Hirsch and Yale Hirsch, Stock Trader's Almanac 2014, p. 155.

The data provided for the table came from sources believed to be reliable and the most recent available.

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

## Are you ready for retirement?

**86% OF BOOMERS**  
surveyed want help  
protecting a portion of  
their retirement assets.<sup>1</sup>

Now more than ever, you may want to think about protecting a portion of your retirement assets from risk to help you achieve your retirement goals.

One of the potential solutions is the purchase of a fixed annuity that offers accumulation potential, guarantees, and principal protection. Fixed annuities can help you meet your long-term financial goals by providing tax deferral, a death benefit, and a guaranteed stream of income at retirement. You also have the opportunity for increasing income, which can help reduce inflation risk, through riders that are either built-in or optional and available for an additional charge.

### Who knew one solution could help transfer multiple risks?

Fixed annuities that offer these benefits can provide the opportunity to address other retirement risks 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

**Ask your financial professional about protecting a portion of your retirement assets with an Allianz fixed annuity.**

<sup>1</sup>The Allianz *Reclaiming the Future* Study, 2010.

Surrender charges (early withdrawal penalties) may result in a loss of credited interest and a partial loss of principal (your premium). Any distributions are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax.

The S&P 500® Index is comprised of 500 stocks representing major U.S. industrial sectors.

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