

Solutions for every stage

ADVANCED MARKETS AND SOLUTIONS



For all that's ahead.SM



Allianz Life Insurance Company of New York
Allianz Life Insurance Company of North America

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ADVANCED MARKETS AND SOLUTIONS

CONSUMER
RESEARCH

RECLAIMING
THE FUTURE

ALLIANZ
WOMEN
MONEY & POWER

ALLIANZ
FAMILY
LEGACIES

CONSULTING
STRATEGIES

ADVANCED
MARKETS

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RETHINKING
RETIREMENT

PRACTICE
MANAGEMENT

BUSINESS
EVOLUTION

ACADEMY TEAM

To learn how our exclusive programs, tools,
and support can help, call:

Sales Desk at **800.542.5427**

FASTeam at **800.950.7372** (New York 877.796.6880)

Growing your practice is hard work.

Fortunately, Allianz Life Insurance Company of North America (Allianz) and Allianz Life Insurance Company of New York (Allianz Life® of NY) can make it easier – by helping you connect with more clients, provide solutions, and build lasting relationships. These solutions for every stage of the business cycle are available only through Allianz and Allianz Life of NY, and have been designed to help you in three ways.¹

1

Find new clients.

Learn how the right client acquisition and segmentation strategies can help you explore new markets, find viable prospects, and win new clients.

2

Expand your influence.

Access a wealth of client-management programs and tools that can help you address your clients' retirement, tax, and estate-planning needs.

3

Reach the next level.

Get practical support to run your business, maintain your licenses and designations, fulfill continuing education requirements, and even develop your career.

Look for tips on how to use these programs to your best advantage.

Please note that in order to provide a recommendation to a client about the transfer of funds from an investment product, including those within an IRA, 401(k), or other retirement plan, to a fixed or variable annuity, you must hold the proper securities registration and be currently affiliated with a broker/dealer or be a registered investment advisor. If you are unsure whether or not the information you are providing to a client represents general guidance or a specific recommendation to liquidate a security, please contact the individual state securities department in the states in which you conduct business.

¹ Please note that some of these materials discuss marketing strategies that involve the solicitation and/or liquidation of funds held in securities products. Such materials are available for use only by individuals affiliated with a broker/dealer.

The Allianz *Reclaiming the Future* Study

Retirement in America is changing. Is your practice keeping up?

The baby boom generation is the most influential segment of the U.S. population; yet, this “power generation” will face some of the most pronounced retirement income challenges in history.

How prepared are you to help your clients face these challenges? The new Allianz ***Reclaiming the Future*** Study can help.

This study looks at the unique needs, perceptions, and strategies that define this generation’s need to rethink retirement. We also look into consumer and financial professional attitudes toward annuities, and their role in providing retirement income.

It’s one of the most extensive examinations of baby boomers’ preparation for and expectations of retirement, with insights into all of these issues and the implications for your practice:

- **Why Americans feel unprepared for retirement**
- **The five distinct financial “personalities” and how you can work with them**
- **Consumer responses to the economic downturn**
- **How guaranteed retirement solutions are gaining relevance and appeal**

Find new clients.

Use this study to help identify new client segments and the type of retirement solutions they’re looking for.

Expand your influence.

Tap into our insights on current retirement perceptions to better connect with clients and address their concerns.

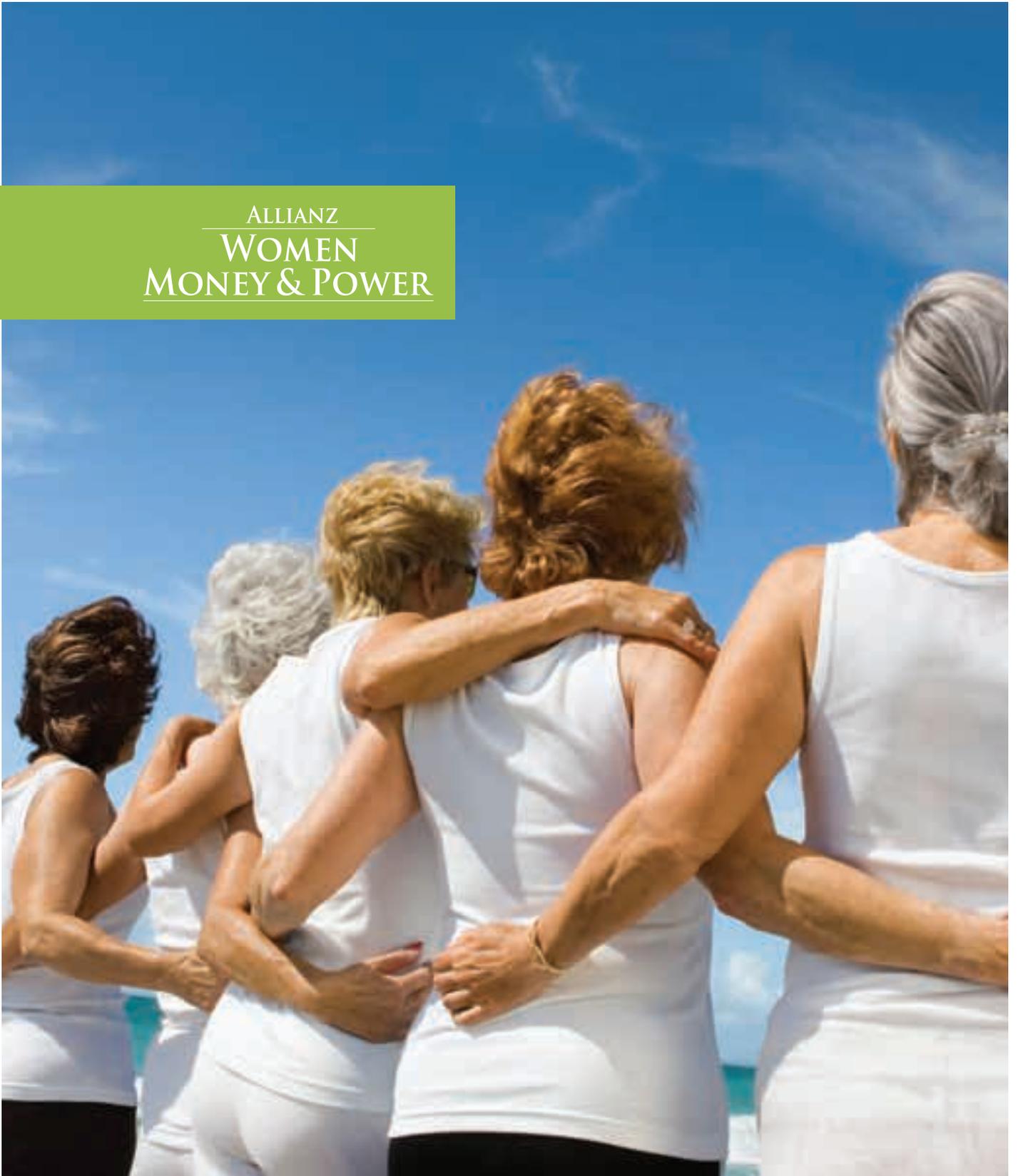
Reach the next level.

Increase sales by fitting the appropriate Allianz or Allianz Life of NY retirement solutions to clients’ individual needs.



RECLAIMING
THE FUTURE

ALLIANZ
WOMEN
MONEY & POWER



Women, Money, and Power

Learn how to create connections, and make the most of an often-overlooked – yet important – market segment.

Women today are assuming a powerful role in personal financial management. To better understand their attitudes and behaviors toward financial planning, saving, and investing, Allianz commissioned The Allianz Women, Money, and Power Study.

The 2013 study revealed that, in spite of being more educated and more involved in financial decisions, nearly 40% of the women surveyed felt somewhat financially insecure.¹ The study also found that of the women who responded that have worked with a financial professional, 77% felt more confident and prepared for their financial future.¹

By adapting your approach to better support this key market segment, you can create lasting connections with your female clients. The Allianz Women, Money, and Power program makes the most of this enormous business opportunity by helping you:

- **Discover which financial topics are of most interest to women**
- **Understand how your female clients want to receive information**
- **Identify the unique financial persona of each female client**
- **Communicate more effectively with your female clients**

Financial strategies for women in transition

Learn more about the unique financial concerns of women who have recently been divorced or widowed. Findings from The Allianz Women, Money, and Power Study show that widowed and divorced women often find themselves in an unfamiliar or insecure role. This educational session covers a number of considerations specific to divorced and widowed women, including retirement, Social Security, and insurance. It will help you assist them in gaining confidence and control of their financial futures.

Find new clients.

Use our library of presentations and publications to understand and connect with the growing market of financially empowered women.

Expand your influence.

Use our marketing support materials to learn more about women's unique financial personas and discover how you can better meet your clients' needs.

Reach the next level.

Attend our CE course (and earn your designation credits), Web seminar, or conference call.

¹ The Allianz Women, Money, and Power Study, 2013.

Allianz Family Legacies

Connect with your clients today – and build a business that can continue into the next generation.

During the next several decades, researchers estimate that trillions of dollars in wealth will be handed down to the next generation. Do your clients have a plan for passing on their wealth? And are you part of the planning process?

The Legacy program, based on the Allianz American Legacies Study, can help you answer both questions.

Designed to be the most extensive examination of intergenerational wealth transfer dynamics, this study provides insights into a great opportunity to connect with your clients. It shows you how you can build your business to reach into the next generation and make the most of this opportunity.

You'll get to know this next generation of clients deeply and find out:

- **How to help your clients start the conversation and bridge legacy gaps**
- **How you can retain assets from generation to generation**
- **How to discuss the advantages of life insurance**
- **Why life insurance can be a crucial part of a family legacy**

Find new clients.

Use the client brochure and family talking points to help your clients bridge legacy gaps.

Expand your influence.

Strengthen your relationship with your existing clients, and reach out to the next generation. Use our supporting marketing pieces to help facilitate legacy and inheritance discussions.

Reach the next level.

Attend our CE legacy course (and receive your designation credits), a Web seminar, or a conference call.



ALLIANZ
**FAMILY
LEGACIES**

Advanced Markets

The Advanced Markets team of professionals offers specialized training, consulting, and supporting materials to help you explore new markets and grow your business. Whether you need to plan a full marketing campaign, or just have a question, we're here to help.



Find new clients.

Use these client-approved materials to conduct seminars or meetings with prospective clients, and start conversations on a variety of important financial topics.

Expand your influence.

Access our library of educational materials to expand your knowledge of wealth transfer and other issues – and offer your expertise to existing clients.

Reach the next level.

Attend our CE legacy course (and receive your designation credits), a Web seminar, or a conference call.

Our Advanced Markets team consists of attorneys and CPAs who can provide you with information and answers related to estate planning, IRAs, taxation, retirement, and more.

You have access to a variety of informational materials and easy-to-use marketing collateral on topics including stretch IRA distributions, small-business retirement plans, and our popular tax review materials, plus:

- Rollovers, transfers, and Roth conversions
- Estate planning strategies and trusts
- Year-end planning strategies
- Contract structuring
- Qualified plan contribution limits
- 72(t) and 72(q) – pre-59½ distributions and the 10% federal additional tax
- Life insurance strategies

As a producer, you're also invited to participate in exclusive conferences and personalized Advanced Markets training programs.

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

4 C'sSM of retirement income strategies



Retirement looks and feels very different today than it did for previous generations – and the transitional period between working and retirement is more critical than ever.

Today, it's important to have a strategy not only for accumulation and income, but for the pre-retirement transitional phase as well. The 4 C's can help. By providing a simple framework for retirement income strategies, the 4 C's can help you:

- Discuss this complex topic more easily with your clients
- Explain the importance of clarity, comfort, cost of living, and certainty
- Systematically identify your client's needs and wants

Find new clients.

Use our 4 C's client materials to help you reach more prospective clients.

Expand your influence.

Help your existing clients learn more about the 4 C's with the 4 C's wheel conversation starter.

Reach the next level.

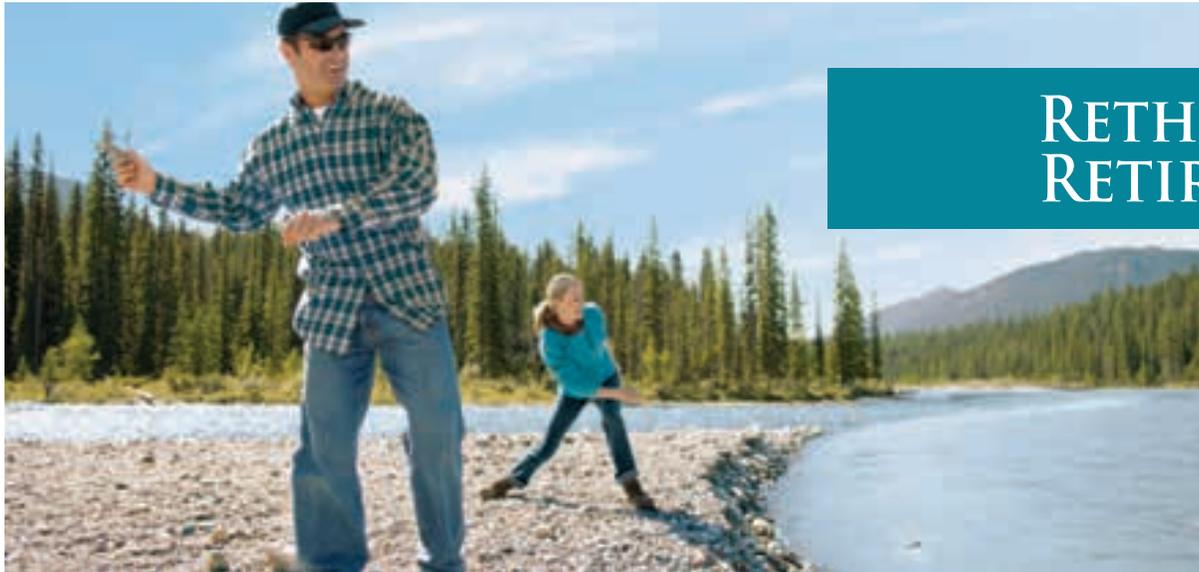
Attend a CE course, a Web seminar, or a conference call.

4 C's



Rethinking Retirement

Our most popular Advanced Markets programs can help you prepare your clients for retirement – and help you become their trusted financial professional.



RETHINKING RETIREMENT

With the large boomer population entering retirement, there has never been a better time to help your clients with their retirement planning strategies.

Our Rethinking Retirement program can help you learn about the complex issues related to retirement, and discover how your clients can:

- **Realign how they think about their financial transition into retirement**
- **Redefine the importance and value of retirement income strategies**
- **Rethink their income sources to help them meet their retirement needs and goals**

We also focus on Transition BoomersSM. They are the clients five to 10 years from retirement. For those who are in the process of developing a retirement income plan for their financial future, there are several materials available to help them realize the retirement they envision.

In addition, we offer our exclusive Re-Engineering Retirement[®] program, which takes a broad, client-centered approach to retirement strategies and integrates both qualified and nonqualified savings programs. This advanced retirement program is designed specifically for financial professionals who currently are securities-registered producers.

Find new clients.

Use our Rethinking Retirement client presentations and support materials to help you reach more prospective clients.

Expand your influence.

Help your existing clients learn more about specific retirement topics and goals with the Rethinking Retirement workbook, slip sheets, and checklists.

Reach the next level.

Attend a CE course (and earn your designation credits), a Web seminar, or a conference call on any of our retirement topics.

Business evolution

Marketing strategies you can use to connect with the right clients – and get the right results.

FOCUS Marketing Program

Get information and resources that can help you make the right marketing decisions for your business – and your budget. Learn how to target the right clients, select the most effective marketing tools, and use external marketing resources to make your marketing more successful.

Partnering for Success with referrals

An effective referral program created specifically for financial institutions can be a valuable source of leads and enhance your credibility as a reputable source of financial information. Allianz can provide the support you need, including referral training and materials for financial institution employees, calling scripts, incentive ideas, and more.

Find new clients.

Reach out to new markets and new clients.

Expand your influence.

Fine-tune your marketing efforts with various programs, presentations, and marketing materials.



Academy Team

The Academy offers a variety of educational and practice management programs that can help you grow your business and fulfill your continuing education (CE) requirements.

ACADEMY TEAM



The Academy programs offer valuable information and insight into today's evolving marketplace. They give financial professionals tools to use when providing guidance to consumers that can help them grow their business while fulfilling continuing education requirements.

Each year, the Academy supports over 600 programs that are approved for insurance, CFP, CLU, ChFC, and CPE (CPA) credits. Our courses cover a broad range of topics and are offered regularly throughout the United States.

Join one of our Academy workshops to gain the knowledge you need to adapt to today's evolving marketplace.

Expand your influence.

Identify your clients' financial needs and then attend an Academy event – including CE workshops, conferences, and industry events – to expand your knowledge and become the preferred financial professional for that need.

Reach the next level.

Attend a CE course (and earn your designation credits), a Web seminar, or a conference call.

To learn how our exclusive programs, tools,
and support can help, call:

Sales Desk at **800.542.5427**

FASTeam at **800.950.7372** (New York 877.796.6880)

You can also visit us online at **www.allianzlife.com**.



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

As leading providers of annuities and life insurance, Allianz Life Insurance Company of North America (Allianz) and its subsidiary, Allianz Life Insurance Company of New York (Allianz Life® of NY), base 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, Allianz and Allianz Life of NY together help people as they seek to achieve their financial and retirement goals. Founded in 1896, Allianz, together with Allianz Life of NY, 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 and Allianz Life of NY today and count on us for tomorrow – when they need us most.

Guarantees are backed by the financial strength and claims-paying ability of the issuing company. Variable annuity guarantees do not apply to the performance of the variable subaccounts, which will fluctuate with market conditions.

• Not FDIC insured • May lose value • No bank or credit union guarantee • Not a deposit • Not insured by any federal government agency or NCUA/NCUSIF

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(R-8/2013)