Advanced Markets

(1/2013)

Allianz Life Insurance Company of North America

# Consumer studies and marketing tools

## With knowledge comes selling power

The more you understand your clients, the more effectively you can market to them.

One of the ways that Allianz Life Insurance Company of North America (Allianz) helps you grow your business is by giving you insight into the beliefs, needs, and motivations of consumers at key points in their lives.

That's why we've initiated several proprietary studies of consumers relating to financial decisions they face at various life stages – and then used our findings to create impactful presentations and marketing materials.

These resources will help you build lasting client relationships in three ways:

**Find new clients.**

Learn how to tap new markets, find viable prospects, and win new clients by addressing critical life events.

**Expand your influence.**

Strengthen your relationships with existing clients by better understanding and helping (with the guidance of a qualified tax advisor or attorney) with their financial planning, tax planning, and estate planning strategies.

**Reach the next level.**

Get practical support with professionally prepared client presentations and checklists, and other tools to guide you through the selling process.

Need answers?
Need ideas?
Need support?

**WE'RE HERE TO HELP.**

For all that's ahead.℠

Allianz

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For financial professional use only – not for use with the public.

ENT-1420

# The 4 C's℠

A new way to approach income planning strategies. The 4 C's break down the critical retirement questions into easy-to-understand phases – clarity, comfort, cost of living, and certainty – to help you offer appropriate solutions.

**The 4 C's interactive experience promotional mailer** (ENT-1368-N)
Send clients and prospects to our special website where they'll learn about the 4 C's by answering four quick questions about retirement income planning issues; mailer includes a QR code for smart phones.

**The 4 C's framework for retirement income strategies consumer brochure** (ENT-1349-N)
A short, easy-to-understand introduction to each of the 4 C's, their implications, and the need for a new approach to retirement income planning.

**The 4 C's of successful retirement income strategies white paper** (ENT-1340-N)
Gary C. Bhojwani, chairman of Allianz Life Insurance Company of North America, lays out the major issues facing boomers approaching retirement and introduces the 4 C's framework in this authoritative report.

**Understanding the impact of your sequence of returns** (ENT-1363-N)
An interactive brochure on how the year-by-year order of market returns that assets receive during retirement can greatly impact how long money lasts; also discusses strategies to help mitigate the risk.

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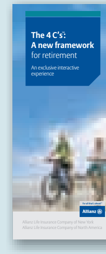
**The 4 C's program promotional flyer** (ENT-1358-N)
A one-page introduction to the need for a new retirement planning framework and how it can help you better prepare your clients for the retirement income they'll need.

**To learn more about the 4 C's and related sales tools: Call the FASTeam at 800.950.7372 or the Sales Desk at 800.542.5427 and online at www.allianzlife.com/retirement.**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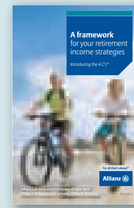
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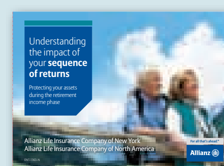

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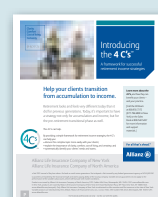

ENT-1358-N

P = Producer piece

# Allianz Family Legacies

Based on an extensive examination of intergenerational wealth transfer dynamics, this program will show you how to build relationships with clients that can continue into the next generation.

**Allianz Family Legacies client presentation** (ENT-200-N)
This one-hour presentation introduces your clients to the concept of family legacies and shows them how you act as their "legacy coach."

**Allianz Family Legacies client invitation** (ENT-198-N)
A PDF-format invitation with customizable fields to personalize with your message and information. Attach it to an email or print it out and mail to prospects. (Use with presentation ENT-200-N)

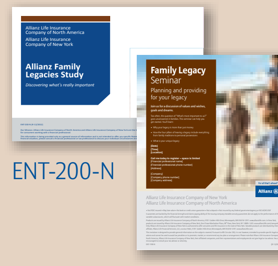
**Allianz Family Legacies client brochure** (ENT-168-N)
Help clients understand the five key areas of family legacies, and begin family discussions. Based on findings from The Allianz American Legacies Study and the recent Allianz American Legacies Pulse Survey update.

**Allianz Family Legacies family talking points** (ENT-163-N)
Provide these points to your clients to help them communicate with their families about legacy issues. The talking points help to ensure that each family member's wishes, hopes, fears, and key issues are discussed.

**Allianz Family Legacies Discovery Journal** (ENT-196-N)
Encourage clients to record their insights and thoughts during the legacy seminar exercises; includes an evaluation form that will gather client contact information you can use for follow-up opportunities.

P **Legacy Meeting Guide Checklist** (ENT-1392-N)
A guide to assist you in legacy discussions with your client and provide next steps and follow-up details for your next meeting.

**To learn more about the Allianz Family Legacies program and related sales tools: Call the Sales Desk at 800.542.5427 or the FASTeam at 800.950.7372.**



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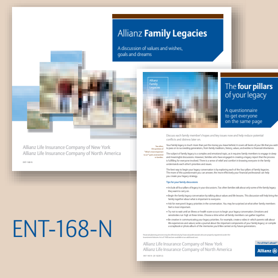

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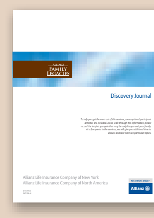

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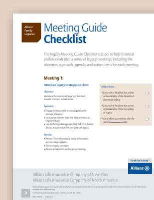

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# The Allianz *Reclaiming the Future* Study

Retirement in America is changing – is your practice keeping up? Based on a nationwide survey of boomer retirement expectations, this program can help you better position Allianz retirement solutions.


ENT-993

ENT-991

**The Allianz *Reclaiming the Future* Study executive summary** (ENT-993)
This summary is a brief recap of the parameters of The Allianz ***Reclaiming the Future*** Study and an overview of its key findings.

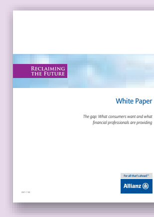
**Discoveries white paper** (ENT-991)
An in-depth look at the key findings of The Allianz ***Reclaiming the Future*** Study.


ENT-1093

ENT-1272

**The Five Financial Personalities White Paper** (ENT-1093)
A deep dive into the personalities discovered in The Allianz ***Reclaiming the Future*** Study, for a better understanding of what drives consumer behaviors regarding retirement.

**The Allianz *Reclaiming the Future* Study: One year later (Pulse Survey)** (ENT-1272)
How did the 2008 financial crisis affect (or not affect) what Americans thought about retirement, retirement planning, and annuities? Find out in this update.

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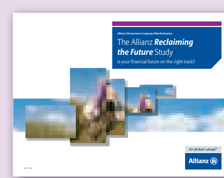
**The gap white paper** (ENT-1194)
What consumers want from financial professionals is quite different what financial professionals are providing. See where the gap exists in this in-depth look based on our recent Pulse Survey.

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**The Allianz *Reclaiming the Future* Study consumer brochure** (ENT-1057)
This brochure walks clients through the findings from The Allianz ***Reclaiming the Future*** Study and helps to position annuities as potential retirement solutions.


ENT-1067-N

ENT-1001-N

**The Hope Ahead client presentation** (ENT-1067-N)
Your clients are not alone in their attitudes toward retirement. This presentation, based on The Allianz ***Reclaiming the Future*** Study, will help them see there are retirement solutions for each financial personality.

**The Hope Ahead workshop client invitation** (ENT-1001-N)
A customizable invitation for clients and prospects, announcing your presentation of insights from The Allianz ***Reclaiming the Future*** Study. (Use for presentation ENT-1067-N.)

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# The Allianz *Reclaiming the Future* Study (continued)

**Financial personality client worksheet** (ENT-1039)
A series of questions to help determine your client's financial personality as it relates to retirement planning; and to guide you in developing a personalized long-term retirement strategy for that client's needs.

P **The Allianz *Reclaiming the Future* Study results presentation** (ENT-999)
This presentation offers key insights from The Allianz *Reclaiming the Future* Study, along with more detailed breakdowns of survey responses. (Invitation for this presentation: ENT-1001-N.)

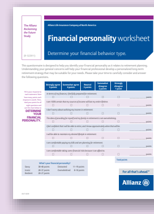
P **Younger boomer white paper** (ENT-1036)
Do you truly understand the financial concerns of younger boomers? With detailed findings specific to the demographic, this white paper can help assist you when handling young boomer clients.

P **Financial personality snapshots** (ENT-1138) (PDF only)
This grouping of the five financial personalities gives you a succinct overview of the key facts to know when preparing financial strategies for clients in each personality group.

P **Producer communication guide** (ENT-1056)
Use this guide to understand your clients' fears, motivations, and values regarding retirement, and leverage this understanding into building stronger and more suitable strategies.

P **The Five Financial Personalities presentation** (ENT-1106-N)
A presentation for producers on the five financial personalities and their differences in consumer attitudes and behaviors toward retirement. (Invitation for this presentation: ENT-1001-N.)

**To learn more about The Allianz *Reclaiming the Future* Study and related sales tools: Call the Sales Desk at 800.542.5427 or the FASTeam at 800.950.7372 and online at www.allianzlife.com/reclaim.**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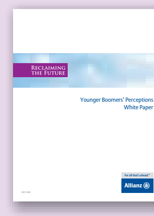
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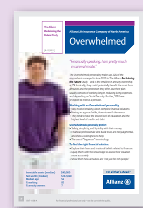

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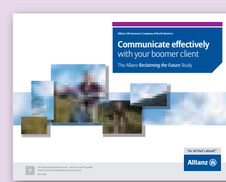

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ENT-1106-N

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# Women, Money, and Power

Learn to make the most of this important market. Our study of the unique financial concerns of women is the basis of this complete program for working more effectively with female clients.

**Women, Money, and Power consumer brochure** (ENT-321)
The issues specific to women and money, including life events, communication style, and more. Help clients better understand their financial role and show them how to begin taking the next step forward.

**Women, Money, and Power Study client presentation** (ENT-374-N)
A seminar for women prospects, to help them better understand their financial picture and their financial personality, and to help them take control of their financial future.

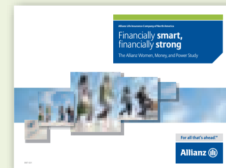
**Women, Money, and Power client invite** (ENT-382-N)
A PDF for inviting women to your seminar on taking control of their financial future. Simply attach to an email with your seminar details. (Use with presentation ENT-374-N)

**Women's Financial Personality client worksheet** (ENT-322)
Is your female client a financial initiator or a financial dreamer? Give her the questionnaire on this worksheet and help her identify her financial personality and distinct financial behaviors.

**Women's Discovery Journal** (ENT-364)
A companion journal for seminar attendees, for recording financial challenges, communication style, goals, and concerns; includes an invitation to meet with you to explore financial options.

**Women in Transition: Financial strategies for widows client presentation** (ENT-852-N)
Help recently widowed clients understand crucial elements for their financial futures; includes a discussion of documents and strategies your clients can use to start moving forward and take control of their financial lives.

**Women in Transition: Financial strategies for widows client invitation** (ENT-923-N)
Invite recently widowed clients to a workshop that will help teach them how to manage their financial future. Fill in the details of this customizable PDF and attach to your email. (Use with presentation ENT-852-N.)



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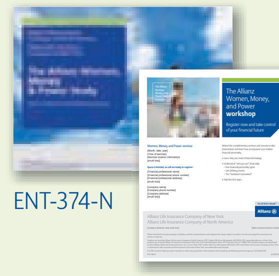

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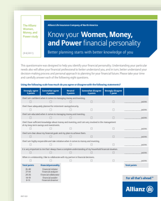

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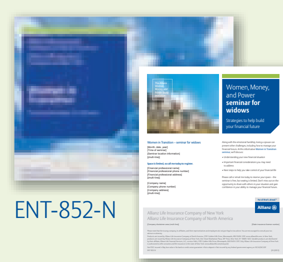

ENT-852-N

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P = Producer piece

# Women, Money, and Power (continued)

**Women in Transition: Financial checklist for the recently widowed** (ENT-860)
A checklist to help your recently widowed clients identify important financial next steps, covering the many items they will need to consider in their new situation.

**Women in Transition: Financial Strategies for Divorcees client presentation** (ENT-853-N)
A presentation on financial strategies specific to divorcees, including common considerations, how to get financially organized, and steps to take toward gaining control of their financial future.

**Women in Transition: Financial Strategies for Divorcees client invitation** (ENT-924-N)
Invite divorced clients to an exclusive workshop about their new financial situation. Simply customize the PDF with your event details and attach to your email. (Use with presentation ENT-853-N.)

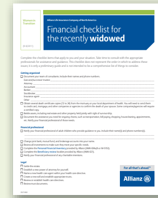
**Women in Transition: Financial checklist for the recently divorced** (ENT-859)
Help your recently divorced clients get financially organized with this checklist; includes important financial items they will need to consider in their new situation.

**Powerful Retirement Strategies for Women client presentation** (ENT-1240-N)
Common challenges and unique advantages woman may encounter as they plan for retirement, including 10 powerful strategies to consider in building a more financially secure future.

**Powerful Retirement Strategies for Women client invitation** (EGEN-1243-PDF-N) Invite women to a special seminar about the unique advantages and challenges they may encounter when planning for retirement. (Use with presentation ENT-1240-N)

P **Women, Money, and Power producer communication guide** (ENT-324)
Learn how to effectively communicate not only with women, but with each of the five distinct financial personalities identified by the study.

**To learn more about The Allianz Women, Money, and Power Study and related sales tools: Call the Sales Desk at 800.542.5427 or the FASTeam at 800.950.7372.**



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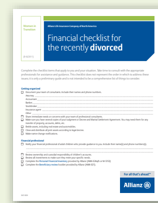

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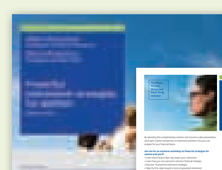
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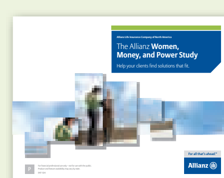

ENT-324

P = Producer piece

# 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 2.2 million contracts issued, Allianz helps millions of 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.