

Time is money. Why lose either one?

Allianz Life Insurance Company of North America



It's no secret that playing the market has its risks, and losing money is only half the story.

Have you ever thought about the time it would take for you to make up those losses? Here's how long it would take to rebuild your nest egg after a loss in the market. (See chart at right.)

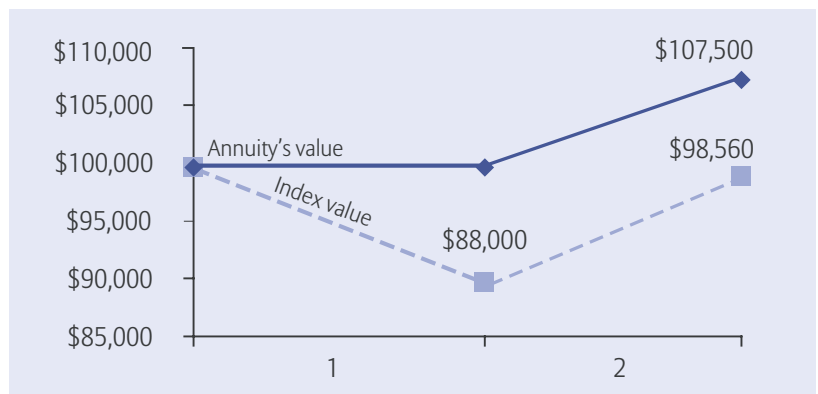
A fixed indexed annuity with annual reset from Allianz can help protect against downside risk. If the market drops in a year, your annuity's value will remain constant. Later, if the market return is positive, your annuity's value will increase—even if the market doesn't make up its previous losses.

For example, consider a fixed index annuity with annual reset from Allianz with \$100,000 in initial premium.

- (1) Let's assume that the first year the market had a 12% loss. Had you invested your premium in the market, your portfolio would then be worth just \$88,000. But with your fixed index annuity, you are protected from decreases in the market, and your annuity's value remains at \$100,000.
- (2) Now assume that in the second year, the market "bounced back" with a full 12% return. If you were invested in the market, your market value would still be less than your original investment. But in an Allianz fixed index annuity with a 7.5% cap, your original \$100,000 annuity value would grow to \$107,500 — worth almost \$9,000 more than your money would be in the market.

With the potential for downside risk protection, your annuity's value increases or stays the same and never has to regain costly losses. Just imagine the potential for growth without the threat of decreases.

If you lose this much:	At a 3% return, you'd need:	At a 6% return, you'd need:	At a 8% return, you'd need:
10%	3.6 years	1.8 years	1.3 years
20%	7.5 years	3.7 years	2.9 years
30%	12.0 years	6.0 years	4.6 years
40%	17.0 years	8.6 years	6.6 years
50%	23.2 years	11.6 years	9.0 years



This hypothetical example is provided for illustrative purposes only.

There is an expression, "One step forward, two steps back." With an Allianz fixed index annuity, there are no steps back, only steps forward.

Annuities are issued by Allianz Life Insurance Company of North America, PO Box 59060, Minneapolis, MN 55459-0060, 800.950.7372
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