



## Allianz 360<sup>SM</sup> Annuity

Get principal protection for part of the money you have set aside for income in retirement; earn interest based upon increases in a chosen index allocation, increasing lifetime income withdrawal percentage, and tax deferral on credited interest.

The **ALLIANZ 360<sup>SM</sup> ANNUITY WITH ITS 360 BENEFIT RIDER<sup>1</sup>** addresses both halves of retirement—accumulation and income.

- **YOU** cannot lose principal or credited interest due to stock market losses (guaranteed).
- **YOU** may select from a number of external index allocation options, or a fixed interest allocation.
- **YOU** will receive an interest bonus equal to 50% of the interest rate credited every year interest is earned (both fixed and indexed interest) until income withdrawals begin (e.g.: if interest credit earned is 4%, your interest credit would be 6%).
- **YOUR** lifetime withdrawal percentages are guaranteed to increase every year, beginning at age 40, until you start taking income
- **YOU** may select from two lifetime income withdrawal options when you're ready to start taking income - predictable income or income that has the potential to increase each year
- **YOU** can make a free withdrawal of up to 10% of premiums paid in any year no premiums are paid.

*Allianz Life Insurance Company of North America is part of Allianz SE, a global financial services company and the 31st largest company in the world.<sup>2</sup>*

**ASK FOR PAUL J. LESTI** CA Insurance license #0654175

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<sup>1</sup>The annual charge for the 360 Benefit rider is 1.05% of the contract's accumulation value deducted monthly from the accumulation value and guaranteed minimum value (in most states).

<sup>2</sup> "Fortune Global 500," Fortune, July 2013. Fortune's ranking is based on revenue.

Bonus annuities may include higher surrender charges; longer surrender charge periods, lower interest rates, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus feature. The bonus is credited each year the chosen allocations earn interest. During the first 10 contract years, a surrender charge will apply if the contract is partially or fully surrendered. These charges may result in a loss of indexed interest and fixed interest, interest bonus, and a partial loss of principal (premium).

With the purchase of any additional-cost riders, the contract's values will be reduced by the cost of the rider. This may result in a loss of principal and interest in any year in which the contract does not earn interest or earns interest in an amount less than the rider charge.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Distributions are subject to ordinary income tax and, if taken prior to age 59 ½, a 10% federal additional tax.

Allianz 360 Annuity (C54370) and 360 Benefit rider (R95316) are issued by Allianz Life Insurance Company of North America

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