

## Systematic Withdrawal Benefit

- Offer your clients continued indexed growth potential while they take income from their annuity.
- Clients who select the Allianz Systematic Withdrawal Benefit receive a percentage of their annuitization value without locking in a fixed interest rate for their remaining balance.
- With our Systematic Withdrawal Benefit the annuity's balance can continue to benefit from any indexed growth while income payments are received.

### The Systematic Withdrawal Benefit: of course, it's from Allianz!

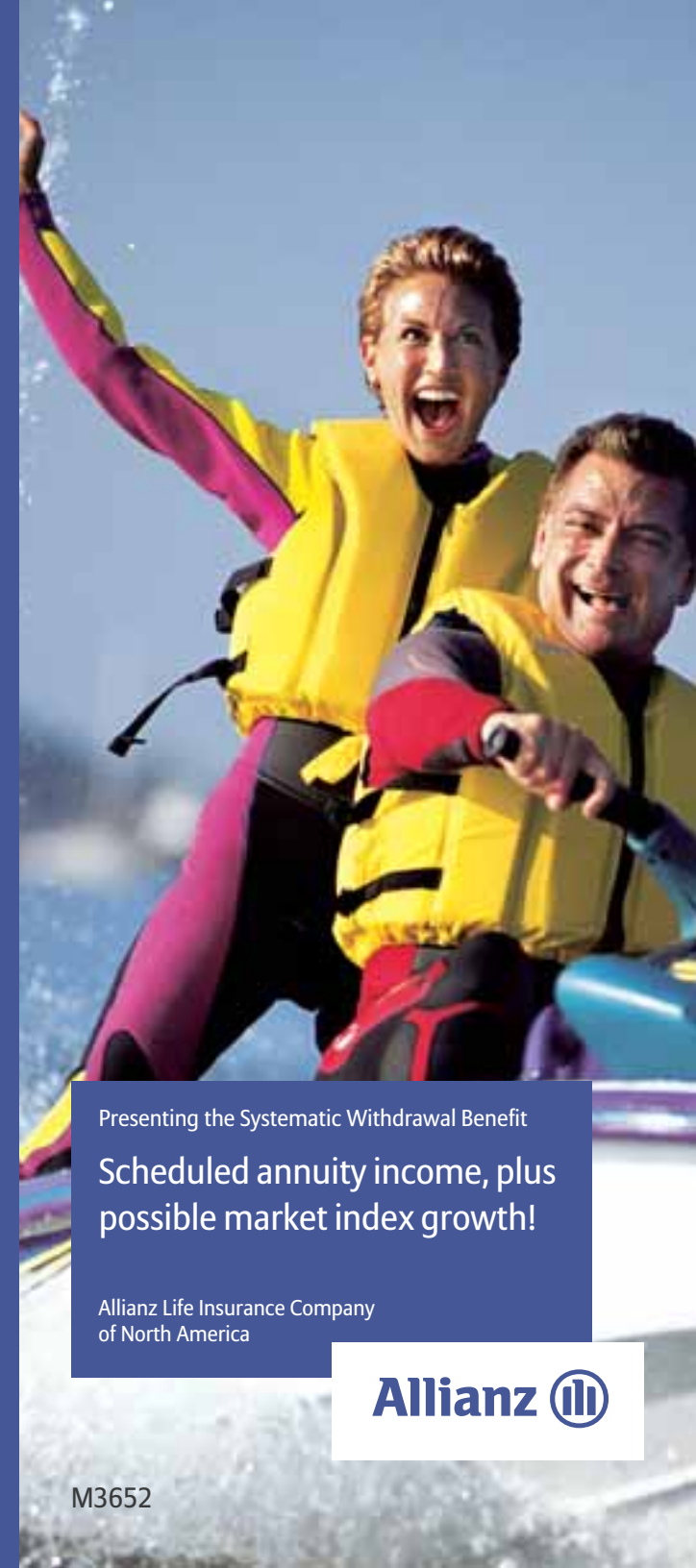
At Allianz our vision is that every American will have the opportunity to live out their life with financial independence.

For more information,  
call the FASTeam at  
**800.950.7372**  
(press 1 for Sales Support,  
then 1 for Annuities).

[www.allianzlife.com](http://www.allianzlife.com)

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Presenting the Systematic Withdrawal Benefit

Scheduled annuity income, plus  
possible market index growth!

Allianz Life Insurance Company  
of North America

**Allianz** 

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## Potential for indexed growth plus predictable income payments? Our Systematic Withdrawal Benefit offers both!

Fixed index annuities are a great way to grow your clients' nest eggs. And like all fixed annuities, FIAs can be a source of steady income years into the future. But what if your clients want BOTH?

If that's the case, your clients want an Allianz FIA with the Systematic Withdrawal Benefit.

It pays clients up to 10% of their contract annuitization value every year, until the contract value has been totally liquidated. The Systematic Withdrawal Benefit offers clients access to their FIA's annuitization value while the remaining value of the contract continues to participate in potential market index growth. The age of the contract determines the amount of income available:

Contract year	Percentage of annuitization value available <sup>1</sup>
6-8	Up to 5% per year
9-10	Up to 6.67% per year
11+	Up to 10% per year

While Systematic Withdrawal Benefit payments are received, your client will also be paid any interest or index credits.

Clients can suspend payments, then reinstate them once two contract years have passed. The percentage of contract values available will be based on the contract year in effect when payments are restarted.

The Systematic Withdrawal Benefit is available after the fifth contract anniversary with our:

- BonusDex Elite® Annuity
- 10% Bonus PowerDex Elite® Annuity<sup>2</sup>
- MasterDex 10® Annuity
- InfiniDex 10™ Annuity

## Here's how your client can receive steady income payments and earn annual index credit payments with our Systematic Withdrawal Benefit (SWB).

Hypothetical example<sup>3</sup> assumes MasterDex 10 Annuity is in its 11th year and annuitization value has grown to \$100,000 at the end of 10 years.

SWB payment is 10% of annuitization value (\$100,000 x 10% = \$10,000) for 10 years. Example also assumes a 2.8% monthly cap and 100% participation rate.

	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Total
Annuitization value before SWB payment	\$100,000	\$90,000	\$80,000	\$70,000	\$60,000	\$50,000	\$40,000	\$30,000	\$20,000	\$10,000	
SWB payment	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$100,000
Annuitization value after SWB payment	\$90,000	\$80,000	\$70,000	\$60,000	\$50,000	\$40,000	\$30,000	\$20,000	\$10,000	\$ -	\$ -
Annual index credit	8.31%	3.90%	6.30%	0.00%	0.00%	0.00%	11.65%	7.38%	1.53%		
Systematic Withdrawal of Credits payment	\$7,479	\$3,119	\$4,407	\$ -	\$ -	\$ -	\$3,496	\$1,476	\$153		\$20,130
Total payments	\$17,479	\$13,119	\$14,407	\$10,000	\$10,000	\$10,000	\$13,496	\$11,476	\$10,153	\$10,000	\$120,130
Guaranteed Systematic Withdrawal of Credits payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total guaranteed payment	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$100,000

## Your client received more than if they had only selected to receive annuitization payments!

Assumes the MasterDex 10 Annuity has been available since 1/1/1987 and that no withdrawals have been taken.

Past performance does not guarantee future results. MasterDex 10 Annuity is issued by Allianz Life Insurance Company of North America.

<sup>1</sup> Until the client has accessed all their money and the value equals \$0

<sup>2</sup> Referred to as the Bonus PowerDex 10 Elite™ Annuity in Texas

<sup>3</sup> Results in this hypothetical example are from 1997-2006. Your client's individual results will vary depending on when they start the benefit.

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

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

For agent use only – not for use with the public.  
Product availability and features may vary by state.