

Protect your retirement assets

Allianz Life Insurance Company of North America



People today are faced with the reality of a “new normal” for retirement. They must deal with the challenges the economy presents at the same time they take on greater responsibility for their own retirement security.

Insured solutions can help protect from risk.

The chart below illustrates the statistical probabilities of events likely to happen in an average year, and how a portion of that risk can be reduced.

Financial risks: Annual likelihood	Possible solution
0.9% Loss of life ¹	 ✓ Life insurance
1.2% Loss of car ²	 ✓ Auto insurance
1.3% Loss of house ³	 ✓ Homeowners insurance
28% Loss of market value ⁴	 ✓ Fixed annuities

As you can see, the greatest probability of financial risk in any one given year is the loss of market value. Yet many people seldom realize the need to protect their retirement assets.

¹ 2001 CSO Table.

² U.S. Department of Transportation – Traffic Safety Facts 2005 www.nhtsa.gov/5/25/07.

³ National Fire Protection Association 2005 report.

⁴ Performance information is inclusive of dividends reinvested. Percentage based on number of years (14) the S&P 500 was down between 1959-2008. Jeffrey A. Hirsch and Yale Hirsch, *Stock Trader's Almanac*, p. 155.

Rethink retirement in the new normal.

Now more than ever, you may want to think about protecting your retirement assets from risk to help you achieve your retirement goals in the new normal.

One of the solutions is the purchase of a fixed annuity that offers accumulation potential, guarantees, and principal protection. Fixed annuities can help you meet your long-term financial goals by providing tax deferral, a death benefit, and a guaranteed stream of income at retirement.

Who knew one solution could help reduce multiple risks?

Fixed annuities that offer these benefits can provide the opportunity to reduce other retirement risks that you may face, such as:

- **Longevity risk** – The risk of outliving your retirement assets
- **Inflation risk** – The risk of inflation eroding your retirement income's purchasing power
- **Investment risk** – The risk of negative market returns

Optional riders are available for an additional charge in order to have the opportunity for increasing income.

Ask your financial professional about protecting a portion of your retirement assets with an Allianz fixed annuity.

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