

Intergenerational Planning Case Design

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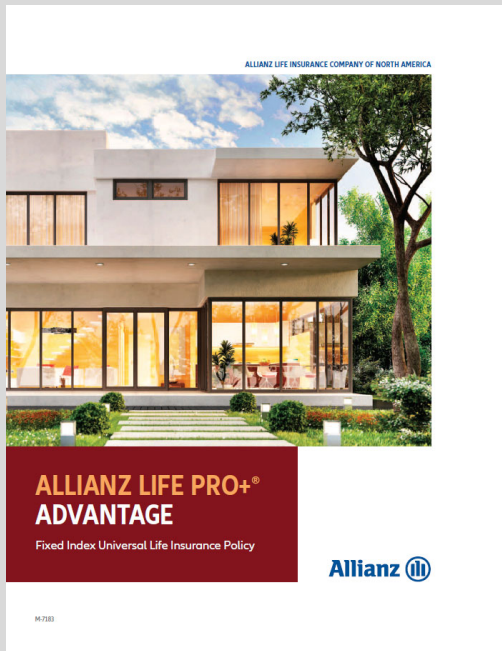


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3 Case studies: 1 powerful product



1

Death benefit protection¹ and the potential for supplemental retirement income

2

Intergenerational planning

3

Seeking a tax-efficient portfolio

¹The death benefit is generally paid to beneficiaries income tax-free.



01

Death benefit and the potential for supplemental retirement income





Allianz Life Pro+ Advantage[®] Fixed Index Universal Life Insurance Policy



Death benefit protection

- Generally paid income tax-free to beneficiaries



Living advantages

- Accumulation value potential
- Access to any available cash value through policy loans or withdrawals¹
- Access to death benefit in case of chronic² or terminal illness³
- Tax advantages

¹Policy loans and withdrawals will reduce the available cash value and death benefit and may cause the policy to lapse, or affect guarantees against lapse. Withdrawals in excess of premiums paid will be subject to ordinary income tax. Additional premium payments may be required to keep the policy in force. In the event of a lapse, outstanding policy loans in excess of unrecovered cost basis will be subject to ordinary income tax. If a policy is a Modified Endowment Contract (MEC), policy loans and withdrawals will be taxable as ordinary income to the extent there are earnings in the policy. If any of these features are exercised prior to age 59½ on a MEC, a 10% federal additional tax may be imposed. Tax laws are subject to change and you should consult a tax professional.

²Additional cost applies when exercised. There is no cost if you do not exercise the rider. Charges are based on age, gender, premium class, current cash value, and current discount factor interest rate at the time of acceleration. Rider is not available in all states. May be taxable. Refer to appropriate consumer brochure for state specific information.

³Additional cost applies when exercised. There is no cost if you do not exercise the rider. Must be certified terminally ill with a life expectancy of 12 months or less to access a portion up to 100% of the policy's death benefit while the insured is still living. May be taxable. Refer to appropriate consumer brochure for state specific information.



Additional considerations

- Keep in mind that an FIUL policy may be subject to market volatility to a certain extent. It is possible to earn 0% interest in any given year.
- Actual interest credited to the life insurance policy and type of loan taken will vary based on the crediting method and allocation options chosen, annual floor, and current caps and participation rates, which will impact potential loan amounts. Illustrations showing a consistent interest rate each year are not realistic.
- The amount of interest the policy earns impacts the amount of cash value available, and there is no guarantee that there will be sufficient cash value available to keep the policy in force, which presents the potential for risk to the policy.
- FIUL is not a source of guaranteed retirement income.
- When accessing policy loans and withdrawals, the available cash value and death benefit will be proportionally reduced and the loans may be taxable if the policy lapses or is surrendered. Your clients should consider the potential tax implications of taking policy loans and withdrawals, and discuss them with their tax professional.
- When taking policy loans, be sure to manage the policy values and premium payments to ensure the policy remains in force. It is important to review the potential impacts of taking sustained loans at a rate lower than what is represented in the example.

Client introduction



Age: 45

Status: Small Business Owner

Goals:

- Death benefit protection
- Tax advantages
- Supplemental retirement income

Case design assumptions:

Preferred NT, 25K/yr to age 65, Indexed Loans for 30 yrs beginning at age 66, Classic bonus default mix¹ at 6% non-guaranteed illustrated rate

This hypothetical example does not represent a specific Allianz client or FIUL policy.

¹The Classic bonus default mix includes 50% Bloomberg U.S. Dynamic Balance II ER Index and 50% PIMCO Tactical Balance ER index.



Selecting the appropriate key employee compensation strategy



An **annual cash bonus** is a simple and flexible form of incentive compensation that requires minimal administrative costs or time commitment from human resources.



While a **cash bonus** may be an effective tool for rewarding a key employee, it doesn't provide an incentive to retain their employment beyond the current bonus period.



One **common alternative** is to contribute to a cash value life insurance policy owned by the employee.

Case study summary

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The death benefit is generally paid to beneficiaries income tax-free.

Policy loans and withdrawals will reduce the available cash value and death benefit and may cause unintended consequences, including lapse or taxable events. Please see the full loan and withdrawal disclosure within this presentation for details.

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Frank – 45 year old small business owner	
Initial Death Benefit	\$362,335
Annual Premiums (Years 1-20)	\$25,000
Death Benefit at age 65	\$1,269,429
Annual Indexed Loans	\$77,153
Assumed death at 85	<ul style="list-style-type: none">• Death Benefit \$665,255• Loan amounts age 65-85 \$1,543,060

Potential income tax-free loan amount to insured
and death benefit to beneficiaries
\$2,208,315

Assuming a minimum guaranteed illustrated rate of 0.10%, and maximum fees and charges were applied, the cash value would not be sufficient to support a loan strategy and the policy would lapse after four years of taking loans.

This is a hypothetical example for illustrative purposes only.

Additional Resources

ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA



SMALL BUSINESS LIFE INSURANCE OVERVIEW

Business planning with life insurance


Allianz

M-5115

Small Business Life Insurance Overview (M-5115)

ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA

Life Advanced Markets



Building an Effective Key Employee Compensation Strategy

"Start with good people, lay out the rules, communicate with your employees, motivate them and reward them. If you do all those things effectively, you can't miss." – Lee Iacocca

Chances are the success of your business relies, at least in part, on the talents and performance of your employees. And while each employee is important, there may be a few who are key to attaining your business objectives. Just as each business has a value proposition it offers to prospective customers, the total compensation package you offer key employees is part of your value proposition to them.

There are many different forms of compensation and benefits an employer may offer to retain, recruit, and motivate the talent they need to succeed.

IMPORTANT POINTS TO CONSIDER

Like any other business decision that requires an allocation of financial and human resources, it is important to take a strategic approach.

Define and prioritize goals
Before committing financial resources, it's important to determine exactly what your goals are.

Is your business a start-up that needs to quickly attract top talent? Is it an established business concerned with retaining employees who would be difficult to replace? Or are you looking for an effective means of motivating key employees to increase profits? If you have multiple goals, which one has the highest priority?

The more specific you are about those goals, the better. For example:

- We're looking to sell the business within 4-5 years and need our employees to drive revenue until the sale occurs in hopes of driving the stock price higher.
- Our business requires consistency at the top, so we would like to reward company loyalty.
- We need to attract employees with a unique skill set and knowledge so we can expand our business into new markets.

Allianz

AMK-506 (10/2020)

Key Employee Compensation Strategy (AMK-506)



Intergenerational Planning





Goals of FIUL Policy



Supplemental college funding



Access to potential funds that can help pay off debt other financial obligations



The opportunity to supplement retirement income



How can we fund Emma's college education?



Mike

How can we help our daughter at the same time?



Sandy

College costs are on the rise

Average Annual Tuition and Fees

\$10,740 – Public universities (state residents)

\$27,560 – Public universities (out-of-state residents)

\$38,070 – Private colleges

Room and Board

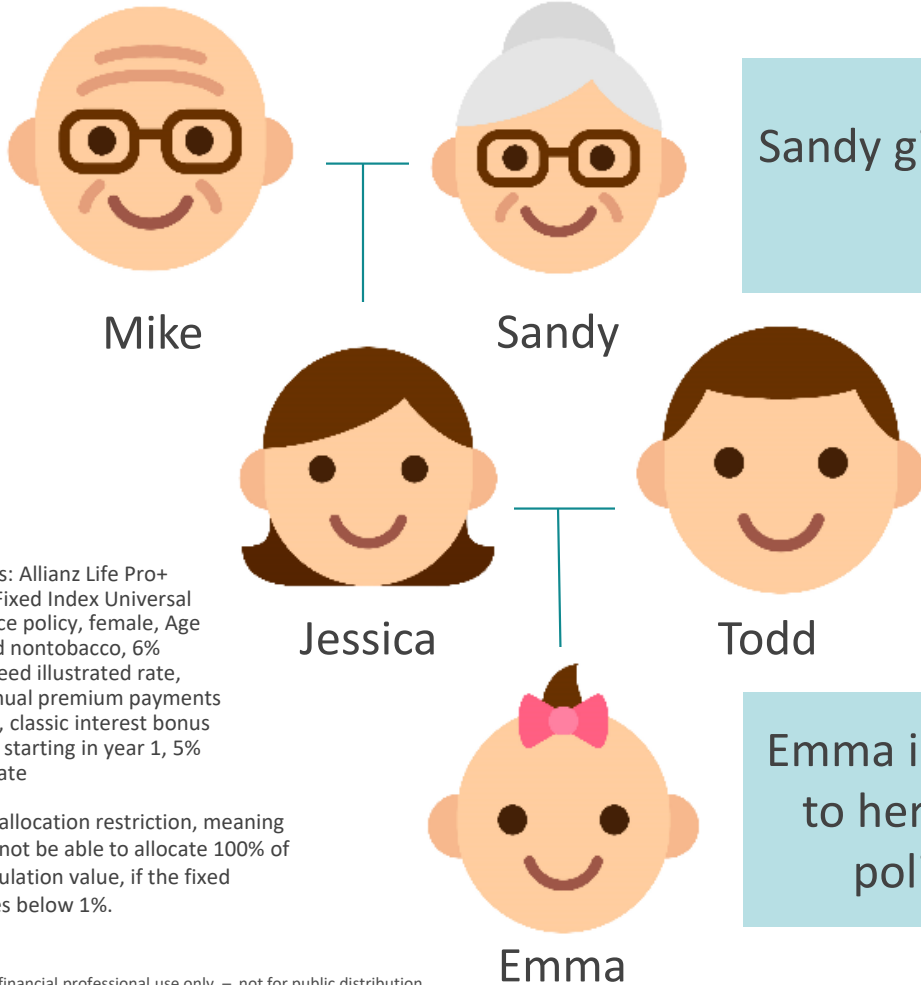
\$11,060 – Public Four-Year universities

\$12,640 – Private Four-Year colleges

Source: College Board, "Trends in college pricing 2021," October 2021



Hypothetical example



Sandy gifts \$12,000 gifted each year to Jessica for 17 years

Jessica is the owner/insured and pays the premiums.

Emma is protected should something happen to her mom and will benefit from a future policy loan to cover her college loans

Assumptions: Allianz Life Pro+ Advantage Fixed Index Universal Life Insurance policy, female, Age 36, standard nontobacco, 6% nonguaranteed illustrated rate, \$30,000 annual premium payments for 17 years, classic interest bonus opportunity starting in year 1, 5% index loan rate

Includes an allocation restriction, meaning clients may not be able to allocate 100% of their accumulation value, if the fixed account goes below 1%.



Case study benefits

Event	End of year	Income tax free policy loans ¹
Emma's college funding	20	\$100,000
Pay off Jessica and Todd's mortgage	25	\$100,000
Jessica and Todd's supplemental retirement income	31	\$46,050 x 20yrs
Jessica passes away	93	Death Benefit for Emma: \$573,681

¹Policy loans and withdrawals will reduce the available cash value and death benefit and may cause the policy to lapse, or affect guarantees against lapse. Withdrawals in excess of premiums paid will be subject to ordinary income tax. Additional premium payments may be required to keep the policy in force. In the event of a lapse, outstanding policy loans in excess of unrecovered cost basis will be subject to ordinary income tax. If a policy is a Modified Endowment Contract (MEC), policy loans and withdrawals will be taxable as ordinary income to the extent there are earnings in the policy. If any of these features are exercised prior to age 59½ on a MEC, a 10% federal additional tax may be imposed. Tax laws are subject to change and you should consult a tax professional.



Case study summary

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The death benefit is generally paid to beneficiaries income tax-free.

Policy loans and withdrawals will reduce the available cash value and death benefit and may cause unintended consequences, including lapse or taxable events. Please see the full loan and withdrawal disclosure within this presentation for details.

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Total Premiums Paid – Age 65	\$204,000
Death Benefit – Age 65	\$560,641
Total Distributions (College, Mortgage and Policy Loans, ending at age 87)	\$1,121,000
Death Benefit – Age 93	\$573,681
Total Benefits paid to the insured and beneficiaries	\$2,459,322

Assuming a minimum guaranteed illustrated rate of 0.10%, and maximum fees and charges were applied, the cash value would be sufficient to support the college funding strategy. However, there is not be enough cash value in years 25 and 31 to support taking loans to use towards the other financial needs presented in this example otherwise the policy would lapse.

This is a hypothetical example for illustrative purposes only.



Additional Resources

College Funding Brochure (M-5285)

Allianz  Allianz Life Insurance Company of North America

FIXED INDEX UNIVERSAL LIFE INSURANCE

Another resource to help pay for college

Life insurance can cover more than your life.

Life insurance can help bridge the gap in your college funding.

The main reason for buying life insurance is to provide a death benefit for your loved ones. But if it's a fixed index universal life (FIUL) insurance policy, your premium also has the potential to build accumulation value over time.

Any available cash value can be accessed through policy loans and withdrawals for any purpose you choose – including supplementing your college funding strategy.



FIUL has a place in many college funding strategies.



This material must be accompanied by the "Understanding Fixed Index Universal Life Insurance" consumer brochure (M-3959) or appropriate product brochure.

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

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

Product is issued by Allianz Life Insurance Company of North America, PO Box 35000, Minneapolis, MN 55459-0960, 800.955.3342, www.allianzlife.com

M-5285 (R-5/2022)

A tax efficient gift strategy to benefit multiple generations(CSI-513)

ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA



Allianz Life Pro* Advantage Fixed Index Universal Life Insurance Policy

A tax-efficient gift to help benefit generations of your family

Using life insurance as a financial resource

Allianz Life Pro* Advantage offers death benefit protection for beneficiaries as well as accumulation potential that can be a financial resource for generations to come.

MEET SANDY AND MIKE

In this hypothetical example, Sandy and Mike have a two-year-old granddaughter, Emma. Given the rising cost of college, Sandy and Mike are concerned about how their daughter Jessica and son-in-law, Todd, both age 36, will fund Emma's college education.

Sandy and Mike want to begin to pass on wealth to Jessica and her family. They have planned well for their retirement, so they are financially able to help Jessica's family without jeopardizing their own financial future.

Their financial professional and tax advisor suggest that Sandy and Mike each gift \$15,000 (the annual gift tax exclusion) to Jessica, which she will use to pay the premium on an Allianz Life Pro* Advantage FIUL policy.

This will provide death benefit protection for Jessica's family – and also the opportunity to build accumulation value. Any available cash value can then be accessed through policy loans or withdrawals* to help supplement a wide range of future financial responsibilities, including Emma's college expenses.

Sandy and Mike's goals for Jessica's FIUL policy:

- Supplemental college funding for their granddaughter, Emma
- Access to potential funds that can help Jessica and Todd pay off debt or other financial obligations
- The opportunity to supplement Jessica and Todd's retirement income

Allianz 

Must be accompanied by the Allianz Life Pro* Advantage consumer brochure (M-7181).

*Fees and charges will reduce the accumulation value.

*Policy loans and withdrawals will reduce the available cash value and death benefit and may cause unintended consequences, including lapse or taxable events. Please see the full loan disclosure within this material for details.


*The death benefit is generally income-tax free when passed on to beneficiaries.

FIUL is not a source of guaranteed retirement income.

CSI-513 (R-2/2022)


Intergenerational planning with life insurance (M-5783)

ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA



INTERGENERATIONAL PLANNING WITH LIFE INSURANCE

An efficient way to help protect your children and grandchildren

Allianz 

M-5783



03

Seeking a tax efficient portfolio





Diversify your retirement strategy

- Many Americans keep the majority of retirement savings in a qualified plan or IRA.
- But that may be changing, as prospective retirees realize the benefits of withdrawing their tax-deferred qualified funds and contributing them to a financial vehicle that can provide the opportunity for income-tax-free supplemental retirement income.
- One financial vehicle that your clients may want to consider is FIUL insurance.





Age: 60

Status: Pre-retiree

Goal:

- Death benefit protection
- Seeking a tax efficient portfolio

Available Assets: \$500,000

This hypothetical example is for illustrative purposes only and does not represent an actual Allianz client.

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Case Design assumptions



Gender	Male
Age	60
Tobacco	Standard nontobacco
Initial Planned Premium	\$100,000 (policy years 1-5)
Total Planned Premium	\$500,000
Initial Death Benefit	\$1,000,000
Policy Loans¹	Beginning age 75-89

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Case study summary



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Total Premiums Paid – Age 65	\$500,000
Death Benefit – Age 65	\$1,000,000
Death Benefit - Age 95	\$276,681
Total Distributions (\$70,214 x 15)	\$1,053,210

Assuming a minimum guaranteed illustrated rate of 0.10%, and maximum fees and charges were applied, the cash value would not be sufficient to support a loan strategy as the policy would lapse after one year of taking loans.



Additional Resources



Allianz Life Insurance Company of North America

L.I.F.E.

Life Insurance as a Financial EngineSM



MLIF-1128 (01/5/2022)

Allianz
LIFE INSURANCE AS A FINANCIAL ENGINESM
Allianz Life Insurance Company of North America

The three buckets of a retirement strategy

And how you could fill them

When you think about your retirement income needs, it's common to focus on the daily and monthly expenses you'll need to live comfortably. FICA's expenses, but you should also plan for funding unexpected expenses as well as building a legacy you can leave after your death.

A great legacy
Legacy: Thinking about your legacy is an important part of your retirement strategy.

LIFESTYLE
Lifestyle: Thinking about your lifestyle is an important part of your retirement strategy.

ENERGICAL
Energetic: Thinking about your energetic needs is an important part of your retirement strategy.

LEGACY
Legacy: Thinking about your legacy is an important part of your retirement strategy.

Allianz
LIFE INSURANCE AS A FINANCIAL ENGINESM
Allianz Life Insurance Company of North America

Help make your idle assets go further

Create wealth and protect it for the next generation.

How often do you think about your retirement needs that you don't need to draw on to maintain your lifestyle and need to leave to your beneficiaries or charity? If so, you may want to consider how you can use your assets to help fund your retirement needs. FICA's expenses, but you should also plan for funding unexpected expenses as well as building a legacy you can leave after your death.

YOUR IMPORTANT QUESTIONS TO CONSIDER FOR YOUR IDLE ASSETS

Problems: How concerned are you that your money is...
Accumulate: To save for...
Access: With...
Control: With...
Outflows: With...

Allianz
LIFE INSURANCE AS A FINANCIAL ENGINESM
Allianz Life Insurance Company of North America

Flexibility and control in future tax environments

Fixed index universal life (FIUL) insurance can protect your financial strategy regardless of the tax environment.

FIUL provides a variable income base that grows both benefits for beneficiaries and the potential to build accumulation. It can also help treatment in a future tax environment through policy loans and withdrawals. There are few available alternatives that offer these benefits for beneficiaries and the potential to build accumulation.

Lowest tax environment
Contribution phase: If you have a low tax rate, you may want to consider contributing additional funds to your retirement plan. FIUL provides a variable income base that grows both benefits for beneficiaries and the potential to build accumulation. It can also help treatment in a future tax environment through policy loans and withdrawals. There are few available alternatives that offer these benefits for beneficiaries and the potential to build accumulation.

Higher tax environment
Contribution phase: If you have a high tax rate, you may want to consider contributing additional funds to your retirement plan. FIUL provides a variable income base that grows both benefits for beneficiaries and the potential to build accumulation. It can also help treatment in a future tax environment through policy loans and withdrawals. There are few available alternatives that offer these benefits for beneficiaries and the potential to build accumulation.

How can a FIUL policy provide tax diversification? See other side.

The three buckets of a retirement strategy (CSI-450)

Help make your idle assets go further (MLIF-1130)

Flexibility and control in future tax environments (MLIF-1132)

Additional Resources



Allianz Life Insurance Company of North America

ALLIANZ FIXED INDEX UNIVERSAL LIFE INSURANCE

Interest credits are an indicator of value.

Our historical interest credits highlight the potential.

When you buy a fixed index universal life (FIUL) insurance policy, the interest credits you receive are an indicator of value being passed on to you as a policyholder. At Allianz Life Insurance Company of North America (Allianz), we are proud of our interest credit history and our reputation for our FIUL policies.

Let's take a closer look at historical interest credits for Allianz FIUL policies. The chart shows what policies issued in each calendar year would have been credited based on the average credit over the life of the policies.

Average fixed and indexed interest credits that our FIUL policyholders have received since 2006:

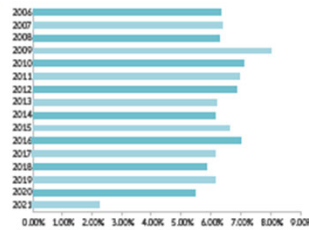
Average interest credited

Indexed	Fixed
6.50%	3.76%

These averages do not include interest bonuses when applicable.

Keep in mind that past results are not an indicator of future results, and the actual interest credits earned by a policy will vary based on the allocations selected.

Average annual interest credits by policy issued year



Ask your financial professional how an FIUL policy may fit into your financial strategy.

Must be accompanied by the "Understanding FIUL" brochure (M-3165) or appropriate product brochure and the "Understanding crediting methods" (M-5923) brochure.

Please see back for important information and disclosures.

CSI-429 (9-3/2023)

Interest Credits are an Indicator of Value (CSI-429)



Allianz Life Insurance Company of North America

ALLIANZ LIFE PRO+® ADVANTAGE FIXED INDEX UNIVERSAL LIFE INSURANCE POLICY

Lock in increases. Lock out volatility.

How Index Lock and Auto Lock help reduce the impact of market uncertainty

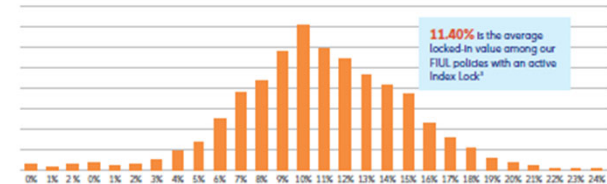
Market volatility remains a big concern. According to our recent study, 71% of Americans said they prefer financial products that help protect from big losses, but come with smaller gains, over financial products that have the potential for big gains, but also the potential for big losses.¹

With Index Lock, you can lock in an index value at any time once during the crediting period. And with Auto Lock, the policy can activate the Index Lock automatically when it reaches your set target – which means you don't have to closely monitor the potential volatile swings of the Index.²

The power of Index Lock based on actual client use

The following results are based on actual client experiences using Index Lock on their Inforce Allianz Life Pro+® Advantage life insurance policies.

What value do clients typically lock in at?



Average locked value is based on 11,287 locks from 8/1/2019 - 12/31/2022. Potential interest varies by index allocation. Past results are not a guarantee of future results.

Must be accompanied by the Allianz Life Pro+® Advantage brochure (M-7183) and Index Lock sales idea (CSI-512).

¹Allianz Life 2022 Retirement Risk Readiness Study.

²Setting targets authorizes Allianz to automatically activate an Index Lock once the target is reached based on the index interest rate percentage at the end of the business day. Targets need to be reviewed after each crediting period and must be greater than the current index return for the crediting period. This service may be discontinued at any time.

³Exercising an Index Lock may result in a credit higher or lower than if the Index Lock had not been exercised. We will not provide advice or notify you regarding whether you should exercise an Index Lock or the optimal time for doing so.

CSI-548 (9-1/2023)

Lock in increases. Lock out volatility. (CSI-548)



Interest credits are an indicator of value.

1

Historical interest credits for Allianz FIUL policies since 2006

2

Average Indexed Crediting: 6.59%

3

Average Fixed Crediting: 3.76%

Allianz  Allianz Life Insurance Company of North America

ALLIANZ FIXED INDEX UNIVERSAL LIFE INSURANCE

Interest credits are an indicator of value.

Our historical interest credits highlight the potential.

When you buy a fixed Index universal life (FIUL) insurance policy, the interest credits you receive are an indicator of value being passed on to you as a policyholder. At Allianz Life Insurance Company of North America (Allianz), we are proud of our interest credit history and our reputation for our FIUL policies.

Let's take a closer look at historical interest credits for Allianz FIUL policies. The chart shows what policies issued in each calendar year would have been credited based on the average credit over the life of the policies.

Average fixed and indexed interest credits that our FIUL policyholders have received since 2006.

Average interest credited	
Indexed	Fixed
6.59%	3.76%

These averages do not include interest bonuses when applicable.

Keep in mind that past results are not an indicator of future results, and the actual interest credits earned by a policy will vary based on the allocation selected.

 **Ask your financial professional how an FIUL policy may fit into your financial strategy.**

Must be accompanied by the "Understanding FIUL" brochure (04-2020) or appropriate product brochure and the "Understanding crediting methods" (04-2013) brochures.
Please see text for important information and disclosures.
CIS-403 (04/2020)





Lock in increases. Lock out volatility.

ALLIANZ LIFE PRO+[®] ADVANTAGE FIXED INDEX UNIVERSAL LIFE INSURANCE POLICY

Lock in increases. Lock out volatility.

How Index Lock and Auto Lock help reduce the impact of market uncertainty

Market volatility remains a big concern. According to our recent study, 71% of Americans said they prefer financial products that help protect from big losses, but come with smaller gains, over financial products that have the potential for big gains, but also the potential for big losses.¹

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The power of Index Lock based on actual client use

The following results are based on actual client experiences using Index Lock on their Allianz Life Pro+[®] Advantage life insurance policies.

What value do clients typically lock in at?

11.40% is the average locked in value among our FUL policies with an active Index Lock.³

Average locked value is based on 11,287 locks from 8/1/2019 – 12/31/2022. Potential interest varies by index allocation. Past results are not a guarantee of future results.

Must be accompanied by the Allianz Life Pro+[®] Advantage brochure (M-7182) and Index Lock sales slide (CS-532).

¹Source: Life 2022 Retirement Risk Readiness Study.

²Setting targets authorizes Allianz to automatically activate an Index Lock once the target is reached based on the index interest rate percentage at the end of the business day. Targets need to be reviewed after each crediting period and must be greater than the current index return for the crediting period. This service may be discontinued at any time.

³Choosing an Index Lock may result in a credit higher or lower than if the Index Lock had not been exercised. We will not provide advice or notify you regarding whether you should exercise an Index Lock at the optimal time for doing so.

CS-544 (01/2023)

1

11.40% is the average locked in value from 8/2019 – 12/2022

2

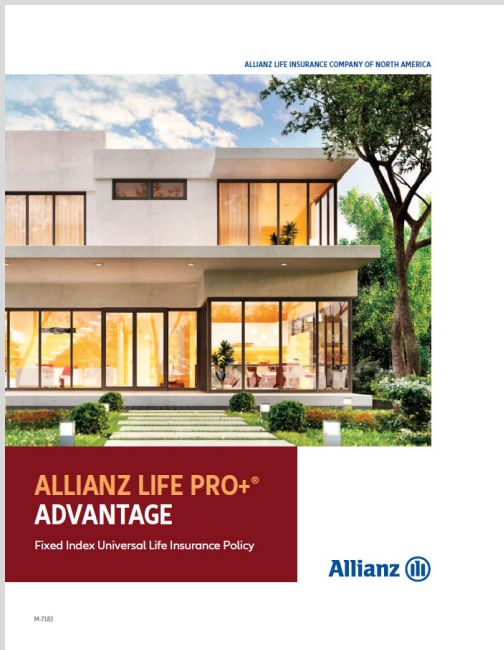
Manual Lock Option

3

Auto Lock Option



Recap: 1 powerful product



- 1 Supplemental college funding
- 2 Access to potential funds that can help pay off financial obligations
- 3 The opportunity to supplement retirement income



Disclosure

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

Products are issued by Allianz Life Insurance Company of North America.

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

This content is for general educational purposes only. It is not, however, intended to provide fiduciary, tax or legal advice and cannot be used to avoid tax penalties or to promote, market, or recommend any tax plan or arrangement. Please note that Allianz Life Insurance Company of North America, its affiliated companies, and their representatives and employees do not give fiduciary, tax or legal advice or advice related to social security or Medicare. Clients are encouraged to consult their tax advisor or attorney or Social Security Administration (SSA) office for their particular situation.

Policy loans and withdrawals will reduce the available cash value and death benefit and may cause the policy to lapse, or affect guarantees against lapse. Withdrawals in excess of premiums paid will be subject to ordinary income tax. Additional premium payments may be required to keep the policy in force. In the event of a lapse, outstanding policy loans in excess of unrecovered cost basis will be subject to ordinary income tax. If a policy is a modified endowment contract (MEC), policy loans and withdrawals will be taxable as ordinary income to the extent there are earnings in the policy. If any of these features are exercised prior to age 59½ on a MEC, a 10% federal additional tax may be imposed. Tax laws are subject to change and you should consult a tax professional.

Life insurance involves qualification through health and financial underwriting.

FIUL is not a source for guaranteed retirement income or a traditional college funding vehicle.

There is no guarantee that a policy will earn sufficient interest to support a loan strategy. When taking loans, client should carefully manage their policy values to help protect against a policy and/or negative tax consequences.

Allianz Life Insurance Company of North America does not provide financial planning services.

P64339