





Protect your retirement assets

In recent years, investors have experienced extreme swings in the financial markets. This historic volatility combined with the limited availability of traditional retirement income sources has placed a greater responsibility on Americans saving for their future.

Insured solutions can help protect you 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. The greatest probability in any one given year is the loss of market value. **Yet many people seldom realize the need to protect their retirement assets, and this is where an annuity can make a big difference in the lives of investors/savers.**

Annual financial risks	Portion of risk transferred away
0.3% Chance of house fire ¹	 Homeowners insurance
0.9% Chance of death ²	 Life insurance
2.5% Chance of car accident ³	 Auto insurance
28% Chance of market loss ⁴	 Fixed annuities

¹Percentage is calculated from U.S. Fire Administration Fire Estimates, “Residential Building Estimates,” www.usfa.fema.gov/statistics/estimates/index.shtm and American Housing Survey for the United States: 2011. Accessed October 2013.

²2001 CSO Table, www.actuary.org/life/sco_0702.asp. Accessed October 2013.

³Percentage is calculated from the U.S. Department of Transportation National Highway Traffic Safety Administration, “Highlights of 2011 Motor Vehicle Crashes,” *Traffic Safety Facts*, December 2012 and *Fatality Analysis Reporting System (FARS) Encyclopedia 2011*, www-fars.nhtsa.dot.gov/Main/index.aspx. Accessed October 2013.

⁴Percentage is based on number of years (14) the S&P 500® was down during the 50-year period between January 1, 1962 – December 31, 2011. Jeffrey A. Hirsch and Yale Hirsch, *Stock Trader’s Almanac 2013*, p. 155.

The data provided for the table came from sources believed to be reliable and the most recent available.

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

Are you ready for retirement?

Now more than ever, you may want to think about protecting a portion of your retirement assets from market risk/losses to help you achieve your retirement goals.

One of the potential solutions is the purchase of a fixed indexed 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. You also have the opportunity for increasing income with certain annuities, which can help reduce inflation risk, by purchasing optional riders (guaranteed income riders) that are available for an additional charge.

Who knew one solution, a Guaranteed Income Rider, could help transfer 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
- **Sequence of return risk** – The risk of negative market returns

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

Surrender charges (early withdrawal penalties) may result in a loss of credited interest and a partial loss of principal (your premium).

Any distributions are subject to ordinary income tax and, if taken prior to 59½, a 10% federal additional tax.

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

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