



Immediate Elite<sup>®</sup> Annuity

On time. On target. On the money.

Allianz Life Insurance Company of North America



# From our global parent ...

We are part of Allianz SE, one of the world's largest integrated financial services organizations. Founded in 1890 in Germany, Allianz SE has more than 80 million customers in about 70 countries, and is the world's 14<sup>th</sup> largest company<sup>1</sup> and 3<sup>rd</sup> largest money manager.<sup>2</sup>

# ... to our American family.

As a leading provider of annuities, life insurance, and long term care insurance, Allianz Life Insurance Company of North America (Allianz) has over 1.2 million customers and has been rated A (Excellent) by A.M. Best.<sup>3</sup>

We're proud to be associated with the other Allianz SE companies in North America, including Fireman's Fund® and Allianz Global Investors. Fireman's Fund has been selling insurance for more than 140 years, and Allianz Global Investors is a network of companies that includes: PIMCO, Nicholas-Applegate Capital Management, and Oppenheimer Capital.

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

<sup>1</sup> "Forbes Global 2000," *Forbes*, April 21, 2008. *Forbes'* ranking is based on a composite of sales, profits, assets, and market value.

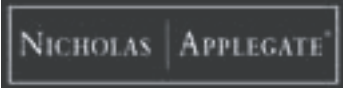
<sup>2</sup> "The P&I/Watson Wyatt 500: World's Largest Managers," *Pensions & Investments*, October 13, 2008 ([www.pionline.com](http://www.pionline.com)).

<sup>3</sup> The A.M. Best rating of A (Excellent) is the 3<sup>rd</sup> highest out of 16 possible ratings, and is effective as of December 2008. These independent agency ratings are based on an analysis of financial results and evaluation of management objectives and strategies. The ratings do not indicate approval by the analysts and are subject to change.

Other information is accurate as of December 8, 2008.





 Oppenheimer Capital

P I M C O

 NICHOLAS | APPLGATE

 Fireman's Fund<sup>™</sup>  
Insurance Company

A company of Allianz 

1890	1895	1932	1972	1979	2000	Today
Founded in Germany	Listed on Berlin Stock Exchange	Establishes Allianz Center for Technology	Enters North American market	Acquires 80-year-old business to become Allianz Life Insurance Company of North America (formerly North American Life & Casualty Company)	Allianz SE added to the New York Stock Exchange	14 <sup>th</sup> largest corporation, 3 <sup>rd</sup> largest money manager
						

# Immediate Elite Annuity basics

## The safety of your principal is guaranteed

You don't take chances with your money. Neither do we. That's why, with the Immediate Elite Annuity, your principal is guaranteed. Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

## No initial sales charges

There are no up front fees or sales charges ever.

## Manageable initial premium

An initial minimum payment of \$25,000 qualified or nonqualified premium is required. Premium of \$1,000,000 or more may require prior home office approval.

## Premium taxes

A premium tax will be deducted if one is applicable in your state.

## Flexible annuity payments

Annuity payments can be sent to you monthly, quarterly, semiannually, or annually. Your payments can begin as soon as 30 days after your contract is issued. You can also select the date you want to receive your first payment.

## Income can be guaranteed as long as you live – or longer!

We wish you a long, happy life. And when you are the annuitant of our Immediate Elite Annuity, you can choose a "life payout option" that will guarantee income payments as long as you live. In fact, payments can continue to your heirs even after you die. See the payout choices section for more information.



# Immediate Elite Annuity benefits

## A wide variety of policy payout choices

As mentioned previously, your Immediate Elite Annuity can assure you, as the annuitant, payments for as long as you live. But that's just one of your policy payout options. Besides the "life" option, your Immediate Elite Annuity can pay you:

1. As long as you live, then continue those same payments to your spouse (as joint annuitant) for their lifetime (called "joint and 100%").
2. As long as you live, then pay your spouse a lesser amount for their lifetime (called "joint and  $\frac{2}{3}$ " or "joint and 50%").
3. As long as you live, then continue those same payments to your spouse for a specified number of years (called "life with period certain").
4. For a specified time period, ranging from 5 to 30 years (called simply "period certain").

What happens if you select a payout option that includes a period certain (option 3 or 4 shown above), and death occurs before the end of scheduled payments? In that case, the Immediate Elite Annuity will continue the payments to a beneficiary, or the value of the remaining payments (discounted to its present value) can be taken in a lump sum.

## Perfect for split-annuity applications

A split annuity offers you a predictable stream of income while preserving your initial premium amount. The period certain payout option described makes the Immediate Elite Annuity a smart choice for customized split annuities. Ask your agent about split annuities from Allianz that include the Immediate Elite Annuity.

## Your beneficiaries can avoid probate

With a properly named beneficiary (other than your estate) your annuity will bypass probate.



# Could retirement be more comfortable?



## It can be with these Immediate Elite Annuity features:

- Guaranteed retirement income
- Predictable payments that are scheduled to meet your lifestyle
- The option that the annuitant (or survivor) cannot outlive the annuity's income

Immediate Elite Annuity is a single premium annuity that immediately provides you with predictable income payments. In addition, you get a wide choice of payment options, so you can tailor your annuity's payments to help meet your financial goals.

Choose how often you receive payments. Choose how long your payments will be made; as short as five years. You can do it all, and more, when you choose the Immediate Elite Annuity from Allianz.



Your retirement money. You worked hard for it. Now it should work hard for you. With the Immediate Elite Annuity from Allianz, it can.

Agent name \_\_\_\_\_

License number \_\_\_\_\_

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

Product availability and features may vary by state.

**The Allianz Immediate Elite® Annuity – guaranteed retirement income paid out through a predictable payment schedule.**

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

Products are issued by:

Allianz Life Insurance Company  
of North America  
PO Box 59060  
Minneapolis, MN 55459-0060  
800.950.1962

P50372  
(R-4/2009)