

Accumulation with a purpose

The Allianz Summit IISM Annuity

Allianz Life Insurance Company of North America



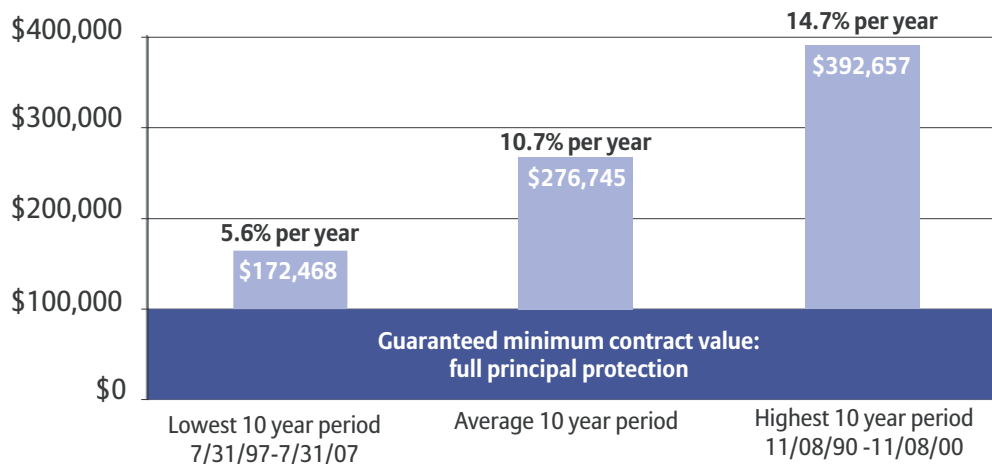
Accumulating for retirement

Typically, when planning for retirement, clients are looking for tax-deferred growth. They may also want to protect what they have already accumulated. Fixed index annuities (FIAs) can be a solution to meet these needs. With the Allianz Summit II annuity your client's principal is protected, grows tax-deferred, and provides a death benefit if your client should pass away.

Here is where the Allianz Summit II is different:

Allianz Summit II uses an exclusive blended index, five year point-to-point crediting, and no caps or upfront fees. Currently it offers 100% participation in positive blended index performance (minimum participation is 25%) and a unique feature that gives positive index credit for negative blended index performance. The chart below illustrates the best, worst, and average hypothetical accumulated value of Allianz Summit II. Assuming an initial premium of \$100,000, the accumulation value would have grown to \$392,657 during the best 10-year period and \$172,468 during the worst 10-year period.

Compare the Allianz Summit II and see for yourself.



This example is provided to show how the Allianz Summit II annuity operates and assumes that it was available on 1/01/1987. It is not intended, and may not be used, to project or predict contract values. Hypothetical contract values are based on a hypothetical 100% participation rate, no cap, no upfront fees, and actual blended index changes during all the 10-year periods from 1/01/1987 to 12/31/2007. The minimum guaranteed participation rates are 25% on positive blended index performance and 5% on negative blended index performance. Guaranteed contract values are based on a market index scenario where the indexed interest rate is zero in all contract years. As an Allianz Summit II Annuity contract owner, your client is not invested directly in any bonds, shares of stock, or shares of an index fund.

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

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