Allianz Life Insurance Company of North America

Risk management strategies built for RIAs

RIA-077 (R-10/2024)

We've committed dedicated resources and are invested in helping registered investment advisers (RIAs) integrate risk management solutions as part of a comprehensive wealth management practice.

Modernized, fee-based annuities

View the product pages

Allianz Index Advantage Income ADV® Variable Annuity

Offers a modern approach to managing transition and longevity risk.

Allianz Retirement Foundation ADV® Annuity

Offers an efficient and sustainable approach to longevity planning.

Financial planning tools

Retirement Income Planning

Fintech support

Connect with fintech consultants to help integrate annuities into your own preferred financial planning software used in your practice. In addition to fintech support, the team can provide a demonstration of product calculators and the LifeYield Social Security+ tool.

eMoney RightCapital LIFEYIELD® Nitrogen

Online calculators

Use tools, like our calculators, to see how Allianz Index Advantage Income ADV® Variable Annuity can work to help meet clients' retirement goals.

Use the **Index Strategy Calculator** to compare allocation strategies, and:

- **Create a hypothetical credit result** based on different index terms, strategy allocations, index allocations, and hypothetical index returns.
- **Customize inputs** to see potential growth and level of protection.
- **Compare potential returns** to a hypothetical equity/bond portfolio.

SCAN THE QR CODE or click here to use the Index Strategy Calculator.

Use the **Income Calculator** to estimate how much initial annual income could be generated based on three hypothetical factors:

1. **Initial annual income payment:** Find out how much initial annual income payment could be generated.
2. **Initial purchase payment:** Find out the initial purchase payment necessary to generate a specified initial annual income payment.
3. **Average annual credit:** Find out how an average annual credit could impact your initial annual income payment.

SCAN THE QR CODE or click here to use the Income Calculator.

Advanced Markets

We have an experienced team of tax attorneys and advanced planning strategists who provide comprehensive support to RIAs, including training, assistance with technical inquiries, and guidance on advanced cases involving tax rules, new legislation, Social Security, retirement strategies, or estate planning strategies.

Advanced Markets annuity and life insurance

From annuity- and life insurance-related advanced topics to regulatory trends – we've got answers.

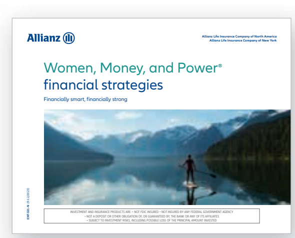
Allianz Life Insurance Company of North America does not provide tax or legal advice and does not provide financial planning services.

Example topics:

- Advanced tax strategies
- Social Security and Medicare
- Flexible estate planning strategies
- Retirement income strategies
- Business succession and employee compensation strategies
- Practice management
- And more

Consumer and Market Research

We conduct regular consumer and market research to identify emerging trends, retirement needs, and evolving perceptions in the marketplace.

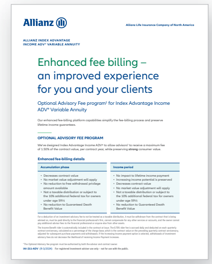


Enhanced fee billing

Optional Advisory Fee Program

We've designed Allianz Index Advantage Income ADV® to allow advisors[1] to remove a maximum fee of 1.50% per year from the contract while preserving strong consumer value.

[1] The Optional Advisory Fee Program must be authorized by both the advisor and contract owner.



Enhanced fee-billing details

Accumulation phase	Distribution phase
• Decreases contract value • No market value adjustment will apply • No reduction to free withdrawal amount available • Not a taxable distribution or subject to the 10% additional federal tax for owners under age 59½ • No reduction to Guaranteed Death Benefit Value	• No impact to lifetime income payment • Increasing income potential is preserved • Decreases contract value • No market value adjustment will apply • Not a taxable distribution or subject to the 10% additional federal tax for owners under age 59½ • No reduction to Guaranteed Death Benefit Value

For a fee to not be treated as a withdrawal, it must be withdrawn from the contract that is being advised on, cannot compensate for any other services or accounts, and the owner cannot pay additional advisor fees from other assets.

The Income Benefit rider is automatically included in the contract at issue. The 0.70% rider fee is accrued daily and deducted on each quarterly contract anniversary, calculated as a percentage of the charge base, which is the contract value on the preceding quarterly contract anniversary, adjusted for subsequent purchase payments and withdrawals.

Technology and platform

Our dedicated tech support team will help you with connectivity and guide you through the process of establishing direct data feeds with industry-leading platforms such as Black Diamond Wealth Platform, eMoney, Envestnet, Tamarac, and Orion Advisor Tech.

ENVESTNET Tamarac

ORION ADVISOR TECH

Black Diamond WEALTH PLATFORM

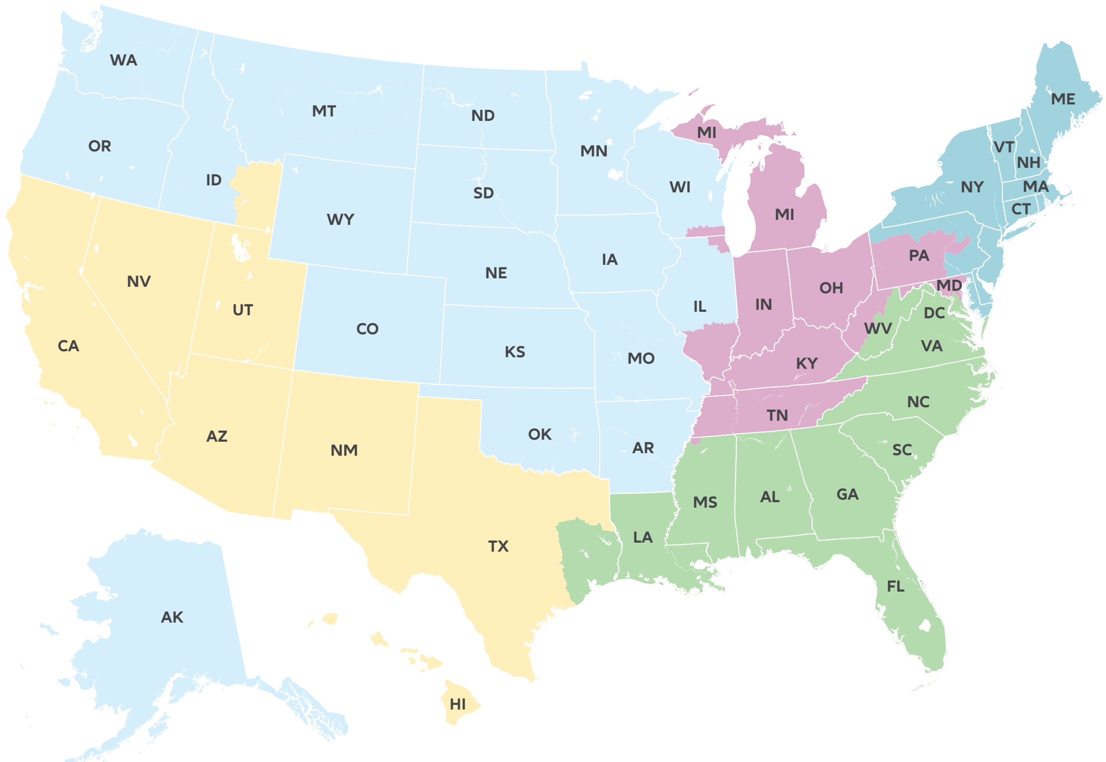
The Allianz RIA Concierge Desk

The Allianz RIA Concierge Desk was created to expand and streamline access to the innovative and diverse solutions available in the insurance market. Our team consists of experienced licensed insurance and securities-registered professionals who will work with you to identify and develop personalized solutions that align with the unique goals and needs of your clients.

TO LEARN MORE about the Allianz RIA Concierge Desk, go to

www **www.allianzlife.com/for-financial-professionals/Advisory-Solutions/ria-concierge-desk**

Our Team



North-Central

Brian Landwer

Regional
Vice President,
RIA Consultant

brian.landwer@
allianzlife.com

→ 952.254.0836

States covered:
Alaska, Arkansas, Colorado, Idaho, Illinois, Iowa, Kansas, Minnesota, Missouri, Montana, Nebraska, North Dakota, Oklahoma, Oregon, South Dakota, Washington, Wisconsin, Wyoming

Southwest

Rick Grant
CLTC, LACP

Regional
Vice President,
RIA Consultant

rick.grant@
allianzlife.com

→ 310.728.9943

States covered:
Arizona, California, Hawaii, Idaho, Nevada, New Mexico, Texas, Utah

Great Lakes

Sam Tippy
CFP, CLU, ChFC, RICP

Regional
Vice President,
RIA Consultant

sam.tippy@
allianzlife.com

→ 651.968.7247

States covered:
Illinois (Chicago metro area), Indiana, Kentucky, Maryland, Michigan, Ohio, Pennsylvania, Tennessee, West Virginia

Northeast

Babak Abedi

Regional
Vice President,
RIA Consultant

babak.abedi@
allianzlife.com

→ 410.683.8849

States covered:
Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont

Southeast

Alan Mijes

Regional
Vice President,
RIA Consultant

alan.mijes@
allianzlife.com

→ 612.760.3295

States covered:
Alabama, Florida, Georgia, Louisiana, Mississippi, North Carolina, South Carolina, Texas, Virginia, West Virginia, Washington DC

RIA PLATFORM SUPPORT:

Sam Dittberner CFP, CIMA

Vice President,
RIA Relationship Manager

sam.dittberner@allianzlife.com

→ 612.289.0018

Allison Johnson PMP, CSM

Vice President,
RIA Relationship Manager

allison.johnson@allianzlife.com

→ 612.201.4745

True to our promises so you can be true to yours®

A leading provider of annuities and life insurance, Allianz Life Insurance Company of North America (Allianz) bases each decision on a philosophy of being true: **True to our strength** as a key part of a leading global financial organization. **True to our passion** for making wise investment decisions. **True to building a culture** where everyone feels welcomed, included, and valued. And **true to the people we serve,** each and every day.

Through a line of innovative products and a network of trusted financial professionals, and with 3.9 million contracts issued, Allianz helps people as they seek to achieve their financial and retirement goals. Founded in 1896, Allianz is proud to play a vital role in the success of our global parent, Allianz SE, one of the world's largest financial services companies.

While we are proud of our financial strength, we are made of much more than our balance sheet. By being true to our commitments and keeping our promises, we believe we make a real difference for our clients. It's why so many people rely on Allianz today and count on us for tomorrow – when they need us most.

C95493-MVA, R95374-01-MVA, C95493-MVA-ID, L40538-IADV, L40538-01-IADV