

Allianz Life Insurance Company of North America

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

For all that's ahead.®

**Allianz** 

## True to the people who place their trust in us

We're Allianz Life Insurance Company of North America (Allianz), a leading provider of retirement and protection solutions, including fixed and variable annuities and life insurance for individuals. At Allianz, our clients come first. We're passionate about what we do and true to the people we serve. Through a network of trusted financial professionals – and with over three million contracts issued – Allianz is helping millions of people pursue their financial and retirement goals.

# A true leader that stands by you today and tomorrow

At Allianz, we never forget what's important to you.

We understand that your hard-earned money means more to you than numbers printed on a financial statement. It's about how you envision your future – your dreams, goals, values, and aspirations. And it's about the people you love, the passions you pursue, and everything in life that inspires you.

That understanding is at the heart of what we do – from the products we offer to how we manage our assets. And that's why we focus on keeping our promises to you today and for years to come. It's a promise we've kept for more than a century.

## True to your evolving needs

Our insurance products can help you plan for life's uncertainties. Our annuity products can help you build wealth over time – while still allowing you to access principal – then convert those assets into a predictable stream of income during retirement. We also offer increasing income potential (available through built-in or optional riders at an additional cost) on many of our products and important death benefits for your beneficiaries.

Because your situation is different from the next person's, we offer our products through licensed financial professionals who work with you to create an approach tailored to your specific needs.

# True to our devotion to your financial security

Dreams can compete with financial realities. Market downturns can dent portfolios, causing people to revisit their dreams and rethink their lifestyle in retirement. And with people living longer than ever, there's genuine concern about outliving one's assets. Whether it's dealing with uncertainty today or enjoying the prospect of prosperity tomorrow, you may be seeking time-tested strategies on how to manage your finances to ensure a brighter future – regardless of market changes.

Allianz is driven by the vision that every American should have the opportunity to live out their life with financial independence. We strive to help you gain confidence in your future through an approach to retirement planning that reflects the realities of a new era.

## A true tradition of innovation in retirement income and protection

We're an innovator of financial solutions for people who seek predictable retirement income along with protection against the unknown. Through our products and network of financial professionals, we can help you seek to achieve your most important goals, including:

- Wealth accumulation for your future plans
- Predictable income for your retirement years
- Protection of your assets

## True to our standards

Our diversified portfolio of high-quality investments is designed to generate consistent and reliable returns. It's a disciplined approach that enables us to be true to our promises.



# True to our comprehensive approach to managing risk

No one can predict how markets will perform over time. Yet through our conservative risk-management strategies, we can help guarantee that the money you entrust to us will be there when you need it.

Our approach to managing risk encompasses product design, hedging, and reinsurance, and leverages global resources for oversight. It's a robust and integrated approach that allows us to provide consumers with financial guarantees.

**Product design:** We provide financial solutions that people want and the protection they need. As an innovator in the annuity marketplace, we're dedicated to helping people transition through life's financial turning points: from building assets to using them to fund retirement – or to leaving a legacy for loved ones.

**Hedging:** We've created proprietary expertise across both our fixed and variable annuity and life insurance products to support the innovative benefits we offer. We manage risk in real time by rebalancing our positions regularly to hedge against potentially extreme market events. Our in-house hedging program saves costs and expenses and generates advantages that we can pass on to contract owners and policyholders through the value-added products, benefits, and features we offer.

We've been successfully hedging our products since 1996. As a result, our hedge performance – which helps support the guarantees we offer – has weathered both general market turbulence and periodic financial crises.

**Reinsurance:** Reinsurance can be an effective way for insurers to reduce or transfer risk. For certain lines of business, we use reinsurance from carefully selected companies to continually manage risk within tightly controlled limits.

**Global resources:** Rigorous and ongoing risk oversight helps us keep our commitments. We leverage the global resources of our parent company, Allianz SE, and our dedicated risk oversight division performs ongoing reviews of key risks and risk-management functions.





# True to our long-standing reputation for excellence

Any guaranteed product is only as strong as the company behind it. That's why it's important that you work with a company you can trust for the long term.

Our consistently high ratings from independent rating agencies – including Standard & Poor's, A.M. Best, and Moody's – reflect our stability, strong balance sheet, and integrity.

We take great pride in our exceptional ratings. They demonstrate that we've always been true to our promises ... so you can be true to yours.

Rating agency	Rating
STANDARD & POOR'S	AA (Very Strong)
A.M. BEST	A+ (Superior)
MOODY'S	A1

For a full description of how rating categories are assigned, please refer to the rating agencies' websites:

[www.standardandpoors.com](http://www.standardandpoors.com)  
[www.AMBest.com](http://www.AMBest.com)  
[www.moody.com](http://www.moody.com)

The Standard and Poor's rating of AA (Very Strong) is the 3<sup>rd</sup> highest of 21 possible ratings, and was affirmed July 2018.

The A.M. Best rating of A+ (Superior) is the 2<sup>nd</sup> highest of 16 possible ratings, and was affirmed August 2018.

The Moody's rating of A1 is the 5<sup>th</sup> highest of 21 possible ratings, and was affirmed August 2018.

These independent agency ratings are based on an analysis of financial results and an evaluation of management objectives and strategies. The ratings do not pertain to the variable investment options, which fluctuate with market conditions. The ratings do not indicate approval by the analysts and are subject to change.



# True to our strength as part of a global financial powerhouse

We're proud to be part of Allianz SE, a global financial services group. Founded in 1890 in Germany, Allianz SE has over 85 million customers across 70 countries.

## Allianz SE is the world's:



P I M C O

- 38<sup>th</sup> largest company<sup>1</sup>
- 5<sup>th</sup> largest asset manager<sup>2</sup>
- Largest company in the diversified insurance industry, based on market value<sup>3</sup>
- 2<sup>nd</sup> largest company in the diversified insurance industry, based on assets<sup>3</sup>

Allianz in North America includes [Allianz Global Investors](#) and [PIMCO \(Pacific Investment Management Company LLC\)](#). PIMCO is one of the world's leading fixed-income managers.

<sup>1</sup> Fortune Global 500, June 2018. Ranking based on revenue.

<sup>2</sup> Allianz SE: P&I/Towers Watson World 500, October 2018. Ranked by total AUM.


<sup>3</sup> Forbes Global 2000, The World's Biggest Public Companies, June 2018.

• 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

Variable annuities are subject to investment risk, including possible loss of principal.

Products are issued by Allianz Life Insurance Company of North America. Variable annuities are distributed by its affiliate, Allianz Life Financial Services, LLC, member FINRA, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. [www.allianzlife.com](http://www.allianzlife.com)

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



## 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 an important part of a leading global financial organization. **True to our passion** for making wise investment decisions. 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 over 3.6 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.

Guarantees are backed solely by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America. Variable annuity guarantees do not apply to the performance of the variable subaccounts, which will fluctuate with market conditions.

*For more complete information about Allianz variable annuities and variable investment options, call your financial professional or Allianz Life Financial Services, LLC, at 800.624.0197 for a prospectus. The prospectuses contain details on investment objectives, risks, fees, and expenses, as well as other information about the variable annuity and variable investment options, which you should carefully consider. Please read the prospectuses thoroughly before sending money.*

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