

[Agent's letterhead]

[Date]

Dear [First name Last name,]

Is your retirement planning on track?

If you're like many Americans, you're probably concerned about your retirement savings. Market fluctuations and inflation can have an effect on your portfolio over time – and create a very real risk that you could outlive your savings.

That's why it's important to guarantee at least a portion of your retirement income.

I thought you might be interested in knowing about a financial solution that can provide the retirement income you need, plus:

- protection from market fluctuations,
- interest potential,
- tax deferral,
- lifetime income options, and more.

If your retirement income strategy doesn't already address these concerns, you owe it to yourself to learn more about how fixed annuities can help address them all. Please call me at your convenience at the number below.

[Agent first name Agent last name]

[Contact info]

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

Purchasing an annuity within a retirement plan that already provides tax deferral results in no additional tax benefit.

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

• 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

Products are issued by Allianz Life Insurance Company of North America, PO Box 59060, Minneapolis, MN 55459-0060. [www.allianzlife.com](http://www.allianzlife.com)

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

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