

Allianz Life Insurance Company of North America

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# Agent Guide to **Annuity Suitability**

Client satisfaction  
starts here

For all that's ahead.<sup>SM</sup>

**Allianz** 

# Client satisfaction starts with client confidence.

Purchasing an annuity is a big decision for your clients. Often it involves a considerable amount of the client's money, and it may limit the client's access to that money for a substantial period of time. So it is important for the client to see that your recommendation is based on their individual financial goals and circumstances.

At Allianz Life Insurance Company of North America (Allianz), we are committed to providing your clients with the reassurance they deserve, just as you are.

That's why Allianz created the sales process framework you've been using in recent years to offer your clients the same important level of reassurance.

We've found the sales process framework to be valuable for helping clients understand the promise that we're making to provide them with financial security. And for you, it's created another opportunity to build lasting client relationships with in-depth, one-on-one conversations.

Consider the following questions when working through the Sales & Suitability Process with your client:

1. What is the client's current financial situation?
2. What is their main financial objective or concern?
3. How does the recommended Allianz annuity fit the client's current (and future) needs – and their risk tolerance?
4. What are the strengths – and shortcomings – of the product you are recommending?
5. If applicable, how will the Allianz product you are presenting be a better fit than the annuity the client is replacing?

## The Sales & Suitability Process starts with our Product Suitability Form.

Our Product Suitability Form (NB3051) is a summary of information you'll need to collect, submit, and keep on file to demonstrate that your recommendation was appropriate. Our Sales & Suitability Process is designed to help you comply with the 2010 NAIC suitability model regulation.

Applying the process and considering the questions outlined in the previous section can help strengthen the relationship with your client and support your recommendation in the following ways:

**You'll gain a better understanding of your client's current financial situation.**

Preparing a financial inventory will help you capture a snapshot of your client's current income and net worth, tax status, and stage in life (e.g., are they working, transitioning into the uncertainty of retirement, or currently retired?). You must complete and keep a worksheet for every Allianz annuity you sell.

**You'll appreciate your client's financial objectives and concerns, and recognize their needs.**

You'll also gain a better understanding of your client's unique short-term and long-term goals. Where is your client headed? Where do they want to be in 10 or 20 years? And how can you help them get there? The information you provide on the Product Suitability Form will act like a compass, pointing you toward a financial solution that can make sense today and for years to come.

### You'll know whether an Allianz annuity will truly fit the client's current and future needs.

When you combine the information you record on the Product Suitability Form and Financial Inventory worksheet with your own experience and product knowledge, it may be apparent that an annuity could be a sensible, suitable solution to your client's current and future needs.

But please note that Allianz will only issue an annuity contract when we can evaluate suitability based on the client's stated financial status, needs, and objectives. That's why we require a completed Product Suitability Form with the application.

### You'll take the time to explain the strengths – and shortcomings – of the product you are recommending.

As you've no doubt experienced, many people are not familiar with how annuities work or how this product could fit with their risk tolerance. By making sure your clients understand the features, benefits, risks, and costs of the annuity, and that they discuss their decision with other family members who may be affected by the purchase, you can help ensure client satisfaction and protect your business. You should also remind clients to discuss their annuity purchase with their tax advisor or legal professional.

Retaining accurate worksheets and other sales records is required by state law and helps protect you if questions are raised about a sale. While the general Allianz standard is that the worksheet and all other sales records (e.g., replacement comparison forms) must be kept in your records for at least 10 years after the date of application, some states require even longer retention periods. For example, Washington requires agents to maintain annuity sales records for five years after the date of application or for five years after the annuity begins paying benefits, whichever is longer. You should consult specific state laws to determine how long your sales records must be maintained.

### Replacement contracts are subject to additional suitability requirements.

We will, for example, *decline any replacement application submitted within one year* of the original annuity's purchase date.

To help make sure your recommendation is appropriate for the client's needs, we've created a Replacement Comparison worksheet (form NB6023). You can use this worksheet to help you demonstrate which aspects of the current contract do not meet the client's needs or goals (which you captured earlier on the Product Suitability Form) and provide a comparison of the benefits and restrictions of both contracts. You should also be sure to fully explain the benefits and costs of the replacement transaction, including surrender charges, loss of bonus, tax consequences, and product features, expenses, and fees.

You must always complete and maintain Financial Inventory worksheets, along with replacement worksheets when a replacement is involved. Submitting these worksheets with the application may help speed the approval process should we need to contact you for additional information for our further review.

You can download these worksheets and our Product Suitability Form at [www.allianzlife.com](http://www.allianzlife.com). Just click on the link to our Partnership for Consumer Trust – or PACT – Web page, where you can also learn more about our commitment to customer reassurance. While you are logged on, be sure to check out the eLearning modules that address suitability, disclosure, and replacements – the three cornerstones of our customer confidence process.

# A step-by-step guide to our Product Suitability Form

Important note: In order to speed the processing of your annuity business, be sure to fill out the form completely, including signatures. The home office will need to resolve any conflicting or missing information, delaying issuance of the contract.

The following step-by-step guide refers to the general Allianz Product Suitability Form. In certain states we have created a state-specific Product Suitability Form. Some of the details may be different from the information outlined in the following sections if you are using a state-specific form.

**A** **Line A:** Fill in the contract owner's name and age, and the product name of the Allianz annuity under consideration. Contact the FASTeam for current rules on non-individual owners.

**B** **Line B:** Fill in the joint owner's name (if any) and age, followed by the premium amount that will fund this annuity contract.

**C** **Line C:** Check the annuity type and indicate whether the applicant is actively employed at this time.

**Note:** The contract's annuity type or tax status is critically important when assessing suitability. We require that you maintain accurate records of the source of the contract's funds.

## Financial status

A Financial Inventory worksheet (NB6022) has been created to assist you in gathering the necessary information to complete the financial status questions on the Product Suitability Form.

**1** **The approximate gross monthly household income** total should include any income from a spouse or partner, as well as payouts from other annuities (prorated as a monthly value).

**2** **The approximate monthly household living expenses** should include any expenses of the spouse or partner, as well as any estimated taxes (prorated as a monthly value).

**3** **To determine the applicant's monthly disposable income** simply subtract the value you estimated for expenses on line 2 from the income shown on line 1.

Allianz Life Insurance Company  
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### Product Suitability Form

Thank you for your interest in an Allianz annuity. Before we can process your application and issue your contract, we need to confirm that the annuity purchase suits your current financial situation and long-term goals. **Please complete this form in its entirety and submit with your application.**

<b>A</b>	Owner's name <sup>1</sup>	Age	Product name
<b>B</b>	Joint owner's name	Age	Premium amount
<b>C</b>	Annuity type <input type="checkbox"/> Qualified <input type="checkbox"/> Nonqualified	Are you actively employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	

**Your privacy is a high priority to us. The information you provide is only used to confirm the suitability of your purchase. It will not be shared and is treated with the highest degree of confidentiality.**

#### FINANCIAL STATUS

- 1. Approximate gross monthly household income<sup>2</sup>** \$ \_\_\_\_\_/Month
  - Examples: salary, Social Security, pension/retirement benefits, investment, and rental income
  - Exclude** income currently earned on the money that will be used to purchase this annuity
- 2. Approximate monthly household living expenses** \$ \_\_\_\_\_/Month
  - Examples: housing, transportation, insurance, food, healthcare, and taxes (include property, income, and FICA taxes)
- 3. Disposable income (line 1 minus line 2)** \$ \_\_\_\_\_/Month

**4** When estimating household liquid assets, only include assets that can be easily converted to cash, without penalty or charges for early withdrawal. You may wish to use the Financial Inventory worksheet (NB6022) as a guide when estimating approximate household liquid assets. Examples are provided below for your reference.

**Liquid assets include:**

- Checking and savings accounts
- Money market accounts
- Securities sold without penalties
- CDs without penalties
- Surrender-free annuities
- Retirement accounts where a triggering event has occurred and there is no penalty to access

**Nonliquid assets include:**

- Real estate
- Vehicles
- Personal property such as jewelry, furnishings, collections
- Funds used to purchase this annuity
- Lines of credit
- Home equity or reverse mortgage funds

**5** Enter the total accumulation/annuitization value of all annuities owned within the household, including the one being considered for this purchase.

**6** Subtract the applicant's total debt from total assets to determine their approximate household net worth.

In estimating the total debt, do not include the mortgage on their primary residence, but be sure to include mortgages on other properties, credit card debt, student loans, etc.

Do not include the value of the applicant's primary residence or personal belongings. For this question, remember to include the money being used for this annuity purchase.

You may find the Financial Inventory worksheet helpful when determining the applicant's household financial information.

<b>4. Approximate household liquid assets</b>	\$ _____
<ul style="list-style-type: none"> <li>• Examples: checking, savings or money market accounts, stocks, bonds, mutual funds, annuities without surrender charges, etc.</li> <li>• <b>Exclude</b> assets used to fund this annuity, free withdrawals from this annuity, and personal belongings</li> </ul>	
<b>5. Total value of household annuities owned (include the purchase of this annuity)</b>	\$ _____
<b>6. Approximate household net worth</b>	\$ _____
<ul style="list-style-type: none"> <li>• Net worth = total assets less total debt (include premium for this annuity)</li> <li>• <b>Exclude</b> primary residence, mortgage on primary residence, and personal belongings</li> </ul>	

**7** This question confirms the period of time the applicant must maintain the product so they are able to use the product as designed to receive the maximum value. The minimum number of years the applicant must own the annuity to receive the maximum value is outlined in the Deferral and Payout Product Reference form (NB6025-N). For the most up-to-date version of this form, go to the PACT page on the agent website, [www.allianzlife.com](http://www.allianzlife.com).

**8** Does the applicant anticipate a significant increase in living expenses, decrease in income, or decrease in liquid assets during the period of time indicated in question 7? Check the appropriate box; if any are answered “Yes,” the applicant should provide an explanation in the space provided. If more detail is appropriate, provide a supplemental explanation with the application, and save a copy in your sales file.

- Examples of increases in living expenses might be housing, medical, nursing home, or assisted living expenses
- Examples of decreases in income might be retirement or a lower pension amount
- Examples of decreases in liquid assets might be a reduction in the balance of your checking, savings, stocks, or mutual funds

**9** To quickly determine the applicant’s federal income tax bracket, compare their most recent taxable income (from their previous year’s tax return) to the current rate brackets shown at [www.irs.gov](http://www.irs.gov).

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Allianz Life Insurance Company of North America

**Deferral and Payout Product Reference**

In completing question 5 of the Product Suitability Form (NB3051 and NB3051-ANY), find the specific product that you're selling (e.g. MasterClix 10<sup>th</sup> Annuity) and use the number in the result column as your answer (e.g. 10 years).  
If you have questions about a product that is not listed, please contact the FID Team at 800.950.7372 or the Suitability Team at 800.950.7372 (option 2 for New Business and ask for the Suitability Team).

Product	Formula	Result
Allianz Endurance 10 <sup>th</sup> Annuity	7 years deferral + 10 years EWB income	17 years
Allianz Endurance 15 <sup>th</sup> Annuity	10 years deferral + 10 years EWB income	20 years
Allianz Endurance <sup>SM</sup> Elite Annuity	5 years deferral + 10 years EWB income	15 years
Allianz Endurance <sup>SM</sup> Plus Annuity	10 years deferral + 10 years EWB income	20 years
Allianz Pro V1 <sup>SM</sup> Annuity	5 year decreasing surrender period	5 years
Bonus MasterClix <sup>SM</sup> Annuity (New York only)	10 year decreasing surrender period	10 years
Dominate <sup>SM</sup> Annuity	10 year decreasing surrender period	10 years
Dominate Plus <sup>SM</sup> Annuity	10 year decreasing surrender period	10 years
Dominate <sup>SM</sup> Select Annuity	5 year decreasing surrender period	5 years
Immediate Elite <sup>SM</sup> Annuity (single premium)	Length of payout	Length of payout
Allianz MasterClix Plus <sup>SM</sup> Annuity (with rider) and Allianz MasterClix 5 Plus <sup>SM</sup> Annuity (with rider)	Life income only option	Lifetime
MasterClix <sup>SM</sup> Annuity and Allianz MasterClix 5 Plus <sup>SM</sup> Annuity	7 year decreasing surrender period	7 years
MasterClix 10 <sup>th</sup> Annuity and Allianz MasterClix 10 Plus <sup>SM</sup> Annuity	10 year decreasing surrender period	10 years
MasterClix 15 <sup>th</sup> Annuity and Allianz MasterClix 15 Plus <sup>SM</sup> Annuity	5 years deferral + 10 years annuitization	15 years
MasterClix <sup>SM</sup> Annuity (New York)	7 year decreasing surrender period	7 years
MasterClix 10 <sup>th</sup> Annuity (with income rider)	Life income only option	Lifetime
MasterClix 15 <sup>th</sup> Annuity	10 year decreasing surrender period	10 years

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NB6025-N

**7. Minimum number of years you must own this annuity to receive the maximum value** \_\_\_\_\_ **Years**

**8. Do you anticipate any of the following changes during the time period indicated in question 7?**

**a. Significant increase in living expenses** ☐ Yes ☐ No

**b. Significant decrease in income** ☐ Yes ☐ No

**c. Significant decrease in liquid assets** ☐ Yes ☐ No

**If you answered yes to any part of question 8, please explain** (if possible, estimate when you expect changes, and the amount)

- Examples of increases in living expenses might be housing, medical, nursing home, or assisted living expenses
- Examples of decreases in income might be retirement or a lower pension amount
- Examples of decreases in liquid assets might be a reduction in the balance of your checking, savings, stocks, or mutual funds

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**9. Federal income tax bracket** ☐ 0% ☐ 10% ☐ 15% ☐ 25% ☐ 28% ☐ 33% ☐ 35%

# 10

The information gathered in this question is critically important when assessing the applicant's financial situation and needs. You will be gathering this information when discussing the applicant's existing assets, investments, and insurance holdings.

**Part a.** asks the question: **Does the applicant reside in a nursing home or assisted living facility?**

Some product benefits (e.g., the Nursing Home Benefit) may not be available to clients currently living in a nursing home or assisted living facility.

**Part b.** asks the question: **Does the applicant have long term care insurance?**

**Part c.** asks the question: **Does the applicant have Medicare supplemental insurance?**

**Check the appropriate box, based on these definitions:**

- Nursing homes are licensed facilities that provide 24-hour skilled medical and nursing services under the supervision of a physician or RN. Daily medical records are maintained.

- Assisted living facilities provide unskilled assistance and supervision and have at least one trained staff member on duty 24 hours per day. An assisted living facility may include dementia care facilities, adult foster homes, and residential care facilities, but does not include a private home, independent living facilities, congregate housing for adults, or an unlicensed assisted living facility (or something similar to an assisted living facility) in a state where licensing is required.
- Long term care insurance is an insurance policy that provides benefits for the chronically ill or disabled over a long period of time. Long term care insurance may pay some or all costs of care if you are unable to live independently because you can't perform specific activities of daily living.
- Medicare supplemental insurance, sometimes referred to as Medigap, is a health insurance policy sold by private insurance companies to fill "gaps" in original Medicare coverage. This supplemental coverage may pay deductibles, coinsurance, or other costs not covered by original Medicare.

# 11

Does the monthly income (shown on question 1) exceed the monthly expenses (on question 2)? If you show positive disposable income on question 3, mark "Yes." If you do not show disposable income on question 3, mark "No." This question is only required to be answered for California and Minnesota residents.

**10. Do you currently:**

**a. Reside in a nursing home or assisted living facility?**

**b. Have long term care insurance?**

**c. Have Medicare Supplement insurance?**

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

**11. California and Minnesota residents only: Does your monthly income exceed your monthly expenses?**

☐ Yes ☐ No



## Financial objectives

12

Indicate all of the applicant's financial objectives for purchasing this annuity. Verify that the objectives align with the information you record in the ACCESSING YOUR MONEY section below.

13

Indicate the applicant's experience with other financial products.

14

Indicate the applicant's general risk tolerance.

The applicant will consider many things when determining their general risk tolerance and it will vary according to age, income needs, financial goals, level of experience with financial products, current products owned, time horizon, and even personal dispositions.

Each applicant's risk tolerance is subjective and ultimately it is up to the applicant to determine the appropriate option. While an annuity purchase can be suitable for applicants who select any of the risk tolerance levels, it is important to discuss the applicant's appetite for risk and overall financial strategy. Your discussion will help ensure the chosen annuity and options (e.g., index allocations, income riders) align with the applicant's goals. There are no "cookie-cutter" answers. For example, applicants who self-identify as "aggressive" may still want the guarantees provided by an annuity. On the other hand, applicants who self-identify as "conservative" may already have guarantees and not want more. The key is to engage the applicant in a discussion that ensures alignment between product, risk appetite, and overall objectives.

Below are definitions to assist applicants as they identify their general risk tolerance.

### Conservative:

The applicant's primary goal is capital preservation and tolerance for loss is none to low.

### Moderately conservative:

The applicant seeks some growth of capital over time and has a relatively small tolerance for loss.

### Moderate:

The applicant seeks stable returns, but will tolerate some loss.

### Moderately aggressive:

The applicant seeks long-term capital growth, is willing to accept relatively high volatility, but may not be comfortable having all assets in highly volatile financial products.

### Aggressive:

The applicant's primary goal is long-term capital growth. The applicant can tolerate significant fluctuations in the value of their assets, and is not concerned with shorter-term volatility.

15

Check the relevant boxes for each source of this annuity's premium. Note: Proceeds from a reverse mortgage or home equity loan cannot be used as premium for an Allianz annuity.

Product Suitability Form	
<b>FINANCIAL OBJECTIVES</b>	
<b>12. Financial objective(s) in purchasing this product (check all that apply)</b>	
<input type="checkbox"/> Income now	<input type="checkbox"/> Guarantees provided
<input type="checkbox"/> Tax-deferred growth	<input type="checkbox"/> Pass on to beneficiaries
<input type="checkbox"/> Growth potential	<input type="checkbox"/> Growth, followed by income
<input type="checkbox"/> Other _____	
<b>13. Other financial products you own or have previously owned (check all that apply)</b>	
<input type="checkbox"/> None	<input type="checkbox"/> Certificates of deposit
<input type="checkbox"/> Fixed annuities	<input type="checkbox"/> Variable annuities
<input type="checkbox"/> Stocks/bonds/mutual funds	
<b>14. What is your general risk tolerance? (check one)</b>	
<input type="checkbox"/> Conservative <input type="checkbox"/> Moderately Conservative <input type="checkbox"/> Moderate <input type="checkbox"/> Moderately Aggressive <input type="checkbox"/> Aggressive	
<b>15. Source of this annuity's premium (check all that apply)</b>	
<input type="checkbox"/> Annuity	<input type="checkbox"/> Life insurance
<input type="checkbox"/> Reverse mortgage/home equity loan	<input type="checkbox"/> Certificates of deposit
<input type="checkbox"/> Savings/checking	<input type="checkbox"/> Death benefit proceeds from life insurance/annuity
<input type="checkbox"/> Stocks/bonds/mutual funds	<input type="checkbox"/> Other _____



# 16

## A replacement occurs when, in order to purchase a new annuity contract, an applicant:

- Stops making premium payments on an existing policy or contract
- Surrenders, terminates, or forfeits, in whole or in part, an existing policy or contract
- Assigns the proceeds of an existing annuity – including free withdrawals – to the insurer issuing the new contract

Please refer to the Compliance Guide to Successful Business for further information on what constitutes a replacement. If the proposed annuity will replace an existing annuity or will be funded by funds from an existing annuity, please indicate “Yes” for question 16, and answer questions a through d for each existing contract being replaced. If there are more than two contracts, please use the Product Suitability Form for applications with more than two contract replacements (NB3051-R).

- Section a. Indicate if the source of premium funding this annuity is from another contract that was purchased in the past 36 months.
- Section b. Indicate which type of product is being replaced or is funding the proposed annuity.
- Section c. Indicate if there is a charge or fee to replace the existing annuity.
- Section d. Indicate if this is a full surrender of the existing annuity. If “Yes,” please answer e. through i.

If “No,” we recommend that you provide supplemental information or documentation explaining if this is a partial surrender, partial replacement of an annuity, or a free withdrawal of an annuity, why the recommendation is being made, and how the proposed annuity will better align with the applicant’s financial goals and objectives.

### If “yes” to section d.

- Section e. Indicate the current accumulation value of the existing annuity.<sup>1</sup>
- Section f. Indicate the current surrender value, according to the contractual surrender schedule, of the existing annuity.<sup>1</sup>
- Section g. Indicate the amount of funds that will be transferred from the existing annuity. This should include any market value adjustments or other applicable contract provisions that would make the total amount transferred differ from the surrender value, according to the contractual surrender schedule, of the existing annuity.<sup>1,2</sup>
- Section h. Indicate the current death benefit value of the existing annuity. Include the value of any death benefit riders or death benefit values that may have been locked in according to contract provisions of the existing annuity.<sup>1</sup>
- Section i. If applicable, indicate the current income value of the existing annuity. Include the value of income riders, guaranteed minimum income benefits, or any income values that may be part of the annuity, according to contract provisions of the existing annuity.<sup>1</sup>

#### 16. Is this a replacement of an annuity contract? ☐ Yes ☐ No

If yes, please answer the following:

a. Was the contract being replaced purchased within the last 36 months?

b. Type of contract being replaced?

c. Is there a surrender charge?

d. Is this a full surrender? If yes, please answer the following:

e. Current Accumulation Value (include any bonus)

f. Current Surrender Value

g. Total Funds Transferred (+/- MVA\* if applicable)

h. Current death benefit on the contract being replaced

- Include riders

i. Current income value on the contract being replaced

- If not applicable, list \$0. Include riders and living benefits.

\* Market Value Adjustments can fluctuate during the time it takes to process an application and may impact the transfer value.

**To expedite processing, please attach a Replacement Comparison.**

#### Contract 1

☐ Yes ☐ No

☐ Fixed index

☐ Fixed

☐ Variable

☐ Yes ☐ No

☐ Yes ☐ No

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

#### Contract 2

☐ Yes ☐ No

☐ Fixed index

☐ Fixed

☐ Variable

☐ Yes ☐ No

☐ Yes ☐ No

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

<sup>1</sup> The dollar amount may be on the applicant’s most recent statement of the existing annuity, or this can be obtained by having the applicant inquire with the administering company of the existing annuity.

<sup>2</sup> All values should be confirmed with the administering company prior to recommending a replacement, as it is possible the values can fluctuate up to the day the funds are transferred.

## Life insurance replacement

Question 16 is specifically related to the replacement or exchange of an existing annuity product. If the proposed annuity will replace an existing life insurance product or will be funded by funds from an existing life insurance product, we recommend that you provide supplemental information and documentation explaining why the recommendation is being made and how the proposed annuity will better align with the applicant's financial goals and objectives.

## Accessing your money

# 17

Indicate all the ways the applicant anticipates taking distributions from this annuity. The responses are not binding, so if the applicant is undecided, feel free to mark the most likely choices. The applicant's choices should reflect their financial objectives and the other information you've recorded on the Product Suitability Form.

# 18

Check the one box that most closely approximates when the client will take their first distribution of the contract's value. If the client is not anticipating taking distributions or is unsure when they are likely to begin, mark the box titled "None anticipated."

## Signatures section

Both you and the applicant must sign the Product Suitability Form.

- If the applicant is a trust, the form must be signed by the trustee. Contact the FASTeam for current rules on non-individual owners.

<b>ACCESSING YOUR MONEY</b>		
<b>17. How do you anticipate taking distributions from this annuity? (check all that apply)</b>		
<input type="checkbox"/> Free/systematic withdrawals	<input type="checkbox"/> Annuitize	<input type="checkbox"/> Required minimum distribution (Qualified only)
<input type="checkbox"/> Income rider/Enhanced Withdrawal Benefit	<input type="checkbox"/> Lump sum	<input type="checkbox"/> Immediate income <input type="checkbox"/> Loans <input type="checkbox"/> Leave to beneficiary
<b>18. When do you anticipate taking your first distribution from this annuity? (choose one)</b>		
<input type="checkbox"/> Less than 1 year	<input type="checkbox"/> Between 1 and 5 years	<input type="checkbox"/> Between 6 and 9 years <input type="checkbox"/> 10 or more years <input type="checkbox"/> None anticipated
<b>Please recheck that all 18 questions were answered.</b> <b>This form must be completed, signed, and dated so we can consider your application.</b>		
<b>Owner acknowledgment</b>		
To the best of my knowledge and belief, the information above is true and complete. I understand that I should consult my tax advisor regarding possible tax implications of the purchase of an annuity or the exchange of an existing annuity or life insurance contract.		
Owner's signature		Date
Joint owner's signature		Date
<b>Agent acknowledgment</b>		
I believe this annuity is suitable for the financial needs and objectives of the owner(s). I base this belief on the information the owner(s) provided and on everything I know at this time.		
Agent's signature	Agent number	Date
NB3051	<div style="border: 1px solid black; padding: 2px; display: inline-block;"> Submit original to Home Office with application.   Leave copy with owner.   Keep copy in agent file. </div>	
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As we mentioned earlier, the Financial Inventory and Replacement Comparison forms are not required to be submitted with the annuity application, but the related information must be maintained in your records for at least 10 years after the date of application and sometimes longer, depending on the state. See page 1 of this Guide for additional information on sales record retention requirements. Although the information is not required to be submitted with the application, we recommend that you submit this information along with an explanation outlining why the recommendation is being made and how it will benefit the applicant.

The Client File Checklist (NB6051) provides an outline of forms and documents that will assist you with maintaining the necessary information in your records.

We are committed to providing you with tools, training, and information to help you succeed. We encourage you to read the Compliance Guide to Successful Business and to complete our eLearning courses on suitability at [www.allianzlife.com](http://www.allianzlife.com).

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# 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 2.6 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 pride ourselves on our financial strength, we're made of much more than our balance sheet. We believe in making a difference with our clients by being true to our commitments and keeping our promises. 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. [www.allianzlife.com](http://www.allianzlife.com)

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

[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

800.950.7372

(R-8/2013)