

Generation Planner II
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Generation Planner II™
Life Insurance Policy

*Providing for your family today,
tomorrow and into the future.*

Allianz Life.® The best at next.™



The rewards and challenges of a long and successful life

There's a new reality to consider today – people are living longer.

From 1990-2000, the number of people living to age 100 increased 35%. At age 85, women today have a life expectancy of 6.7 more years, and men 5.5 years.¹

People work hard all their lives to accumulate savings and investments. They want to protect themselves during their lifetime, provide for their family, and ultimately leave a legacy.

Take the necessary precautions to protect your family, ensuring that your plans become reality.

Generation Planner II offers affordable life insurance. It's guaranteed to cover you with death benefit protection, even if you live to age 100!²

Generation Planner II Life Insurance Policy

Choosing the right protection for you and your family today and tomorrow.

- ◆ Guaranteed protection to age 100
- ◆ No premiums after age 100
- ◆ Flexible premiums to change as your needs change
- ◆ Affordable income and estate protection

¹ Source: *CDC Fact Book 2000/2001*, US Bureau of the Census, and *A Profile of Older Americans: 2001*, from the US Department of Health and Human Services, quoting the National Center for Health Statistics.

² If specified premiums are paid as scheduled, no partial surrenders or loans have been taken, and there has not been an increase in any rider charge, if applicable.

Generation Planner II is a flexible premium adjustable life insurance policy. The minimum guaranteed interest rate is 2%. Past performance does not guarantee future results. Surrender charges apply for a period of 20 years to the accumulation value. Generation Planner II Life Insurance Policy issued by Allianz Life Insurance Company of North America (policy series P50537 FL with PR95102-FL).

Affordable protection for all stages of your life

Starting your plan today

“I want to get off to a good start planning for my family’s future. What can I do today to provide protection in the event something happens to me?”

- ◆ Generation Planner II offers affordable coverage with a variety of optional riders, allowing you to custom-design the financial protection you need for your family.
- ◆ In addition to valuable protection, Generation Planner II allows you to build cash value for the future.

Preparing for the unexpected

“I’ll work hard all my life – I am concerned about what will happen if I become ill or require long term care. How can I be sure my family and I are protected while I’m living?”

The fact is, long term care isn’t exclusively for older people. 40% of the 13 million Americans currently receiving long term care are between the ages of 18 and 64. One out of five Americans over the age of 50 is at risk of needing long term care in the next 12 months.¹

- ◆ The optional Long Term Care Accelerated Benefit Rider in Generation Planner II can provide valuable cash benefits when they are needed most – when a major medical setback forces a change of lifestyle or a need for increased care.
- ◆ No hospitalization or nursing home stay is required. No submitting medical bills.
- ◆ Benefits are paid in cash – you choose how to use them. Generation Planner II makes this possible by allowing you to access the death benefit of your policy.

¹ Source: Americans for Long-Term Care Security 11/20/02, www.ltcweb.org

Creating peace of mind

“How can I provide for my family’s financial future after I’m gone, and have a solid plan in place to make it easy for them to manage those assets?”

- ◆ Generation Planner II will help your beneficiaries make sound financial decisions during the most trying of times.
- ◆ They will have the option to choose between a lump-sum death benefit payment, or a stream of income to cover family expenses or lost wages.
- ◆ If a stream of income lasting at least 10 years is selected, Generation Planner II provides a 10% increase in the death benefit.



Why life insurance?

Life insurance is an effective estate planning tool that provides tax-free money for your heirs.

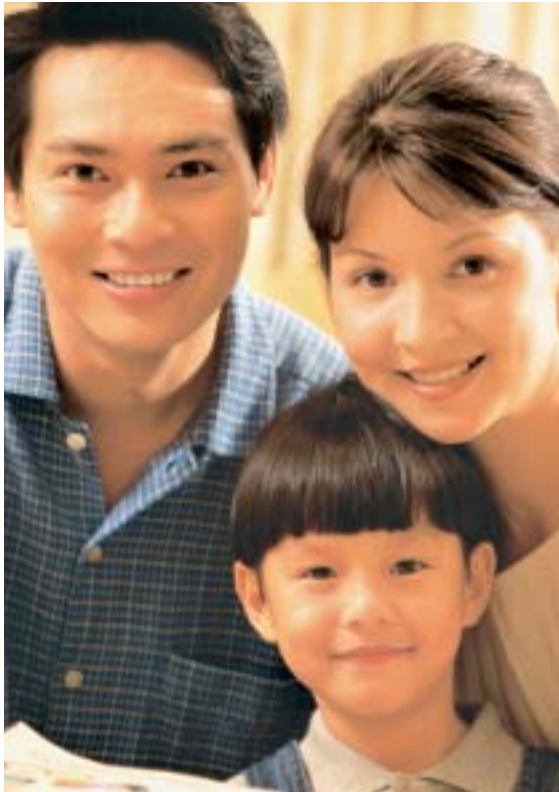
Protecting your estate

“I’ll accumulate a variety of assets over the years. How do I ultimately leave a meaningful legacy for my loved ones?”

Take the right steps today to plan for tomorrow.

- ◆ A great estate planning tool! You can prepare today to leave the legacy you want, tomorrow.
- ◆ Generation Planner II offers affordable life insurance. It protects you even if you live to age 100!
- ◆ Protection over the long haul, allowing you to transfer assets that your family members can count on after your death.

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Benefits included in Generation Planner II

- ◆ **Guaranteed death benefit protection to age 100.**
Guarantees coverage to age 100, regardless of cash value of contract if specified premiums are paid as scheduled, no partial surrenders or loans have been taken, and there has not been an increase in any rider charge, if applicable.
- ◆ **Affordable flexible premiums that can adjust as your life stages require and financial needs change.**
- ◆ **Terminal illness accelerated protection; 100%¹ of the death benefit, up to \$1 million.**
Upon diagnosis of a terminal illness that results in a life expectancy of 12 months or less, payment of the policy's death benefit may be accelerated.
- ◆ **Annual bonus rate of .25% guaranteed on your unloaned accumulation value after 10 years.**
An additional amount may be available after 20 years, but is not guaranteed.
- ◆ **Competitive current interest rates.**
- ◆ **Access to your policy's cash value:**
 - Policy loans
 - A portion of the cash value may be taken as a loan. If you meet certain criteria, you may be eligible for a preferred loan.
 - Partial/full surrender
 - You may request a full or partial surrender of your policy at any time for its net cash surrender value.
 - Surrender charges apply for 20 years on fully surrendered policies.

No matter what stage of life you are in today, now is the time to take charge of your financial future.

**The choice is yours.
The time is now.**

¹ A prepayment fee (guaranteed not to exceed 1%) will be deducted from the policy's death benefit.

Additional choices available in Generation Planner II:

◆ Long Term Care Accelerated Benefit Rider

To help pay for your care, you can select a monthly benefit of 1% – 4% of the eligible amount. Benefits up to \$10,000 a month to a lifetime maximum of \$1 million¹. When a benefit is paid, your policy's values are reduced.

Cash benefits are paid after a period of 90 days during which you are either unable to perform at least two Activities of Daily Living (ADLs), or require substantial supervision due to a cognitive impairment.

Activities of Daily Living include: Bathing, continence, dressing, eating, toileting, and transferring.

◆ Child Term Rider

Term insurance on children, 15 days old to age 25, for up to \$10,000 per child, convertible to a permanent policy.

◆ Waiver of Premium Rider

If you become totally disabled for six months the monthly waiver amount will be credited to your policy.

¹ Total maximum benefits for all long term care or Chronic Illness Accelerated Benefit Riders in force with Allianz Life® cannot exceed \$10,000. Total maximum benefits from all Long Term Care Accelerated Benefit Riders cannot exceed \$1,000,000.



Thank you for choosing
the Generation Planner II™
Life Insurance Policy

Our top priority is the safety of your money

All policies are issued by Allianz Life Insurance Company of North America, a member of the Allianz Group. With over 700 subsidiaries in more than 70 countries, the Allianz Group is one of the world's leading providers of integrated financial services.

Our goal is to provide policyholders with wealth management products that can help meet today's needs and financial objectives, with a product philosophy of offering fair and equitable values on each policy we issue. Foremost in our minds is the safety of the money you entrust to our care.

Allianz Life® has consistently been assigned financial strength ratings by Standard & Poor's and A.M. Best that are among the highest available. It is one of a select group of major insurance companies to receive such high ratings.

These independent agency ratings are based on an analysis of financial results and evaluation of management objectives and strategies. The ratings do not indicate approval by the analysts and are subject to change.

Innovative products, exceptional customer service, and sound financial strength make Allianz Life the place to turn to help meet your retirement objectives.

Coverage provided by policy series P50537 FL with PR95102-FL, issued by Allianz Life Insurance Company of North America, Minneapolis, Minnesota.

Agent name: _____

License number: _____

Allianz Life Insurance Company
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