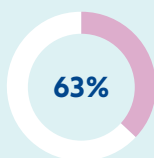


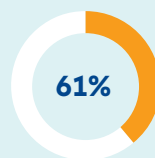
RETIREMENT RISK MANAGEMENT INSIGHTS

Longer retirements need longer-lasting income

Your clients are likely to spend more time in retirement than previous generations. That can put clients in danger of outliving their retirement savings. Yet, at the same time, many Americans are nervous about investing.



63% say they fear running out of money more than they fear dying¹



61% say they would rather have their money sit in cash than endure market swings²

YOUR CLIENTS NEED A PLAN THAT GOES BEYOND ACCUMULATION

A strong retirement strategy will consider a realistic timeframe for a client's retirement and address economic factors that can impact financial comfort. A plan with risk mitigation strategies can help ease these major worries:

Persistent inflation

43% say high inflation contributes to their worry about running out of money before they die¹



Greater medical costs

57% worry that health care costs will be so high, they won't be able to afford needed care¹



Market volatility

55% say they feel anxious about how stock market volatility is affecting their retirement and investment accounts¹



Longer retirements

On average, Americans expect to live 29.68 years in retirement¹



¹ Allianz Life conducted the 2024 Annual Retirement Study online survey in February and March 2024 with a nationally representative sample of 1,000 individuals age 25+ in the contiguous U.S. with an annual household income of \$50K+ (single) / \$75K+ (married/partnered) OR investable assets of \$150K+.

² Allianz Life conducted the 2023 4Q Quarterly Market Perceptions Study in November 2023 with a nationally representative sample of 1,005 respondents age 18+.

YOUR CLIENTS NEED RETIREMENT INCOME THEY CAN COUNT ON

Social Security benefits alone likely will not provide enough guaranteed income to fund your client's retirement. Multiple sources of income that can last a lifetime – such as an annuity – can provide another reliable source of protected income to their overall strategy.

Annuities can also help address the fear clients have of outliving their money, while still benefitting from the opportunity for market gains. Annuity benefits include:



**Tax-deferred growth
potential**



**Death benefit during the
accumulation phase**



**Guaranteed income
in retirement**

USE THIS SEMINAR TO TALK ABOUT LONGEVITY RISK

Many Americans who have a financial professional do not talk to them about their financial concerns around risks like longevity. Just 28% say they have talked to their financial professional about their worry that they will run out of money before they die.¹

Our new client seminar and additional support materials can help you talk with clients about the risk that longevity can pose to their retirement, and potential solutions.

**→ TO SEE THESE AND MORE RESOURCES:
Scan the QR code or log in and visit us at www.allianzlife.com.**



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Withdrawals will reduce contract values (including any Cash Value) and the value of any potential protection benefits. All withdrawals are subject to ordinary income tax and, if taken prior to age 59½, may be subject to a 10% federal additional tax.

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