In recent years, investors have experienced extreme swings in the financial markets. This historic volatility combined with the limited availability of traditional retirement income sources has placed a greater responsibility on Americans saving for their future.

**Fixed annuities can help.**

The chart below illustrates the statistical probabilities of events likely to happen in an average year, and how a portion of that risk can be transferred away. The greatest probability in any one given year is the loss of market value. Yet people may not realize the need to protect their retirement assets.

<table>
<thead>
<tr>
<th>Annual financial risks</th>
<th>Portion of risk transferred away</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.3% Chance of residential fire¹</td>
<td>Homeowners insurance</td>
</tr>
<tr>
<td>0.9% Chance of death²</td>
<td>Life insurance</td>
</tr>
<tr>
<td>2.3% Chance of car accident³</td>
<td>Auto insurance</td>
</tr>
<tr>
<td>26% Chance of market loss⁴</td>
<td><strong>FA</strong> Fixed annuities</td>
</tr>
</tbody>
</table>


⁴ Percentage is based on number of years (13) the S&P 500® was down during the 50-year period between January 1, 1963 – December 31, 2012. Jeffrey A. Hirsch and Yale Hirsch, Stock Trader’s Almanac 2014, p. 155.

The data provided for the table came from sources believed to be reliable and the most recent available. Product and feature availability may vary by state and broker/dealer.
Are you ready for retirement?

Now more than ever, you may want to think about protecting a portion of your retirement assets from risk to help you achieve your retirement goals.

One of the potential solutions is the purchase of a fixed annuity that offers accumulation potential, guarantees, and principal protection. Fixed annuities can help you meet your long-term financial goals by providing tax deferral, a death benefit, and a guaranteed stream of income at retirement. You also have the opportunity for increasing income, which can help reduce inflation risk, through riders that are either built-in or optional and available for an additional charge.

Who knew one solution could help transfer multiple risks?

Fixed annuities that offer these benefits can provide the opportunity to address other retirement risks you may face, such as:

- **Longevity risk** – The risk of outliving your retirement assets
- **Inflation risk** – The risk of inflation eroding your retirement income’s purchasing power
- **Sequence risk** – The risk of negative market returns

Ask your financial professional about protecting a portion of your retirement assets with an Allianz fixed annuity.

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Surrender charges (early withdrawal penalties) may result in a loss of credited interest and a partial loss of principal (your premium). Any distributions are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax.

The S&P 500® Index is comprised of 500 stocks representing major U.S. industrial sectors.

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