

Success with FIUL sales tools

Showing your clients the advantages of fixed index universal life

Order your turnkey sales kit now and get all of these client-approved resources.

As part of their financial strategy, fixed index universal life insurance (FIUL) can offer your clients three benefits in one policy – death benefit protection, wealth accumulation potential, and tax advantages. We've prepared these new materials to help you successfully make the case to your clients and answer their questions.

Understanding FIUL

M-3959



Understanding FIUL brochure (M-3959) Simple, clear explanation of FIUL and its benefits, with an emphasis on the need for death benefit protection as well as the opportunity to accumulate cash value that can be accessed down the road for various financial needs.¹

CSI-345



Common questions about FIUL (CSI-345) How FIUL policies work, how potential cash value can be accessed through policy loans, and why your client's money is safe with Allianz Life Insurance Company of North America (Allianz).

Which policy loan type may be right for you? (CSI-337) A look at two common loan types – participating loans and variable rate loans – and the differences between them.

CSI-337

CSI-341



Understanding indexing

The value of protection (CSI-341) An illustration of how FIUL index allocation options can offer protection during a variety of market conditions.

The power of annual reset (CSI-339) How the annual reset feature locks in any interest credited each year, so it can never be lost due to market volatility.

CSI-339

For all that's ahead.SM

Allianz

¹ Policy loans will reduce available cash values and death benefits, and may cause the policy to lapse or affect any guarantees against lapse. Additional premium payments may be required to keep the policy in force. In the event of a lapse, outstanding policy loans in excess of unrecovered cost basis will be subject to ordinary income tax.

CSI-344



The power of the blended index (CSI-344) What indexes make up the exclusive blended index allocation from Allianz and what are the advantages.

CSI-336



What is hedging and why does it matter? (CSI-336) A simple explanation of how hedging helps Allianz manage market volatility in real time.



Index cap and interest rate renewal history (CSI-335) An annual snapshot of renewal caps and interest rates of our in-force FIUL products.

CSI-335

Understanding tax advantages

CSI-340



Tax benefits for today's economy (CSI-340) With higher taxes a strong possibility, now may be a good time to explore three ways that FIUL can help clients manage their tax liability.

CSI-343



Life insurance tax advantages (CSI-343) An overview of taxation and the tax advantages provided by FIUL.



Why Life Insurance Now? client presentation (PPT-218) An easy-to-follow discussion on current economic conditions, the need for death benefit protection, and the advantages of FIUL.

PPT-218

Call the Life Case Design Team today at **800.950.7372** to request the Success with FIUL client-approved sales kit.