

Recognizing excellence

Allianz Life Insurance Company of North America



Our exclusive Masters Forum Club rewards your hard work.

At Allianz Life Insurance Company of North America (Allianz), our philosophy is to take care of the producers who take care of us. One of the many ways that we do this is through our Masters Forum program. This program awards privileges and rewards to our top producers. As a member, you'll receive exclusive benefits, including:

- Priority access to a dedicated sales specialist on our Masters Advisory Team
- Reduced-rate E&O insurance
- Forefield Advisor™ – a business solution that offers real-time sales and education tools¹
- Direct access to the Allianz Advanced Markets Team for case design, taxation, and retirement plan assistance
- Perk Points or deferred compensation
- Protection from commission chargebacks with the Suitability Advantage Program



¹ Materials available through Forefield Advisor are not pre-approved by Allianz Life Insurance Company of North America. If you choose to display the Allianz name or logo on Forefield materials, you must obtain Allianz Ad Review approval before use. To use materials that mention securities, you must be affiliated with a broker/dealer.

Which club will you be in?

The Masters Forum program consists of five club levels, each based on the combined production credit (CPC) levels you attain in a calendar year:

Club level	Gold	Platinum	Diamond	Premier	Elite
CPCs attained	60,000	120,000	300,000	500,000	740,000

Here's how CPCs are calculated.

You're eligible for Masters Forum Club membership when you meet qualifying CPC thresholds within a calendar year. CPCs are used to determine your club level and award your Perk Points. Here's how we credit CPCs for:

Annuities – 10% of total collected premium for the first five contract years (For example, \$200,000 of annuity premiums would equal 20,000 CPCs.)

Life – 100% up to target; 10% of excess and rollover premium in the first year (For example, if the policy has a target of \$2,000 and the premium is \$3,000, you're credited 2,000 CPCs for target and 100 CPCs for excess.)

Dedicated service from our Masters Advisory Team

One of the most valuable benefits of our Masters Forum Club is access to our Masters Advisory Team, which consists of our most experienced specialists in sales, new business, and operations.

Once you reach Gold Club at 60,000 CPCs, you will have access to a dedicated sales specialist who will provide:

- Personalized, one-on-one assistance
- Guidance on your complex cases
- Help in selecting the right products for your clients

Once you reach Platinum Club at 120,000 CPCs, you will be assigned a dedicated new business processor who will:

- Personally handle your applications
- Communicate any requirements
- Expedite the transmission of your policies

Once you reach Diamond Club at 300,000 CPCs, you will be assigned a dedicated operations specialist who will assist you with:

- Contracting questions
- Commissions
- All other processing needs

Defer it. Invest it. Grow it. Enjoy it.

Allianz invests in top producers with deferred compensation when you elect to participate in the Deferred Compensation Plan:

- Contributions are made to your account by Allianz, based on your production each year.
- For every 100,000 CPCs earned in a calendar year, you earn one deferral credit valued at \$2,000 for the 2011 plan year.¹
- For each consecutive year of plan participation, the deferral credit value increases by a multiple equal to the number of consecutive years you've received a contribution to the plan.²
- The plan gives you a choice of multiple investment options.
- You also get the opportunity to make voluntary contributions, deferring all or part of your compensation.

How the “multiplier effect” works:

Years	Annuity premium	CPCs	Credits (\$2,000 value)	Value	Multiplier	Allianz contribution
1	1,000,000	100,000	1	\$2,000	1	\$2,000
2	3,100,000	310,000	3	\$6,000	2	\$12,000
3	2,800,000	280,000	2	\$4,000	3	\$12,000
4	3,500,000	350,000	3	\$6,000	4	\$24,000
5	900,000	90,000	0	\$0	0	\$0
6	2,500,000	250,000	2	\$4,000	5	\$20,000
7	5,000,000	500,000	5	\$10,000	6	\$60,000
8	4,300,000	430,000	4	\$8,000	7	\$56,000
9	5,500,000	550,000	5	\$10,000	8	\$80,000
10	6,000,000	600,000	6	\$12,000	9	\$108,000
11	8,000,000	800,000	8	\$16,000	10	\$160,000
						Total \$534,000

This hypothetical example shows how the Allianz company contribution you earn is multiplied by a consecutively greater number each year you qualify for an Allianz contribution to the plan, up to 10 times. The deferred compensation values assume a 0% accumulation rate, no withdrawals taken, multiplier effect, and the value remained at \$2,000 for each unit earned.

You are eligible to participate in the Deferred Compensation Plan if:

- You have earned 100,000 CPCs in the current calendar year.
- You are an appointed Allianz producer and hold an individual contract with us. (You are not able to participate if you are a licensed-only producer, a corporation, a limited liability company, or a partnership.)

¹ The value of a credit can be increased or decreased for future-year credits, but future-year credits cannot be less than 90% of the prior year's value. There is no limit to the amount the credit value can increase in future years.

² The maximum multiplier is 10.

If you elect to participate in the Allianz Deferred Compensation program, you will not be eligible to earn Perk Points.

Deferral credit compensation does not apply to contracts issued in the state of New York.

If you are a registered representative and compensated by Allianz through your broker/dealer – rather than directly to you – you are not eligible to participate in the plan. Questar Capital Corporation representatives are an exception to this rule.

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Perk Points make your success that much sweeter.

Here's how you earn Perk Points.

When you reach Gold Club status, you immediately are credited 840 Perk Points that you can redeem for exciting merchandise and travel rewards. As you write more business with Allianz, you can earn and accumulate more Perk Points.

Perk Points represent a value of \$1. Once you achieve club status, you earn more Perk Points as you attain higher club levels.

Please note: If you elect to participate in the Allianz deferred compensation program, you will not be eligible to earn Perk Points.

Perk Points awarded at each club level:

Club level	CPCs	Perk Points awarded (per 20,000 CPCs earned)	Cumulative value ¹
Gold	60,000-119,999	560 (280 x 2)	\$2,520 ²
Platinum	120,000-299,999	840 (280 x 3)	\$10,080
Diamond	300,000-399,999	1,120 (280 x 4)	\$15,680
Above 400,000 CPCs, Perk Points will be awarded in multiples of 350.			
Diamond	400,000-499,999	1,400 (350 x 4)	\$30,520 (includes \$3,920 bonus) ³
Premier	500,000-739,999	2,100 (350 x 6)	\$51,800
Elite	740,000 +	2,800 (350 x 8)	Unlimited!

Here's how you spend your Perk Points.

You can redeem Perk Points for your choice of thousands of items. You can shop for merchandise from the online catalog, request invoice reimbursement,⁴ or shop with Amazon.com[®] gift cards for an incredible variety of items. You also can redeem your Perk Points for annual travel insurance and custom travel packages.⁵

You can check your Perk Point balance any time.

- Go to www.allianzlife.com and log in.
- From the Business Management menu, select "Perk Points."
- Click on this option to view your available balance, monthly statements, browse through the merchandise catalog, redeem your Perk Points, and more.

¹ The cumulative value is the highest value that can be earned within that range of CPCs for that club level. Also, the values in this column are based on the total Perk Points earned in each club level plus the Perk Points earned in previous club levels.

² Value includes the 840 Perk Points that are awarded upon reaching Gold Club (60,000 CPCs).

³ Until the producer achieves 400,000 CPCs, Perk Points will be issued in multiples of 280. Upon achieving 400,000 CPCs, the producer will be awarded a bonus of 3,920 Perk Points. Beyond 400,000 CPCs, Perk Points will be awarded in multiples of 350.

⁴ Invoice reimbursement is available for 1,000 Perk Points or more and can be redeemed in one point increments.

⁵ Program conditions and requirements apply. Visit the Perk Point page of our website for full program rules. Travel may require advance reservations of 30 days or more and/or a Saturday night stay to qualify for award quoted.

For more information about the benefits of membership in the Masters Forum Club, call the FASTeam at 800.950.7372 (press 1 for Sales Support), or visit www.allianzlife.com.

Allianz reserves the right to terminate, amend, or modify the Perk Points Program at any time. If Perk Points should be terminated, all Perk Points will expire 90 days after the date of program termination. Program conditions and restrictions may apply.

Perk Points awarded are based solely on production in any calendar year.

Perk Points and/or CPCs are not issued on all Allianz products and may vary by state.

Registered representative participation is subject to broker/dealer approval.

Products are issued by Allianz Life Insurance Company of North America, PO Box 59060, Minneapolis, MN 55459-060. 800.950.7372 www.allianzlife.com

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