

AUTOMATIC RISK-CLASS UPGRADES FOR A LIMITED TIME

Your clients just got upgraded

Announcing our first-ever **Risk-Class Upgrade Underwriting Program**: Automatic risk-class upgrades, up front, for your clients who qualify.

Program details:

Review the program details and official rules, and start submitting applications today for Allianz Life Pro+® Advantage Fixed Index Universal Life Insurance Policy.

To be eligible for the risk-class upgrade, your client’s base death benefit must be a minimum of \$500,000 permanent coverage.

| Underwritten Risk Class | Upgraded Risk Class | Eligibility |
|----------------------------------|---------------------------|-------------|
| Preferred Nontobacco | Preferred Plus Nontobacco | ↑ UPGRADED |
| Standard Nontobacco ¹ | Preferred Plus Nontobacco | ↑ UPGRADED |
| Standard Tobacco ¹ | Preferred Tobacco | ↑ UPGRADED |

Not eligible for upgraded risk class: Flat Extra Cases, Juvenile, Preferred Tobacco, Rated Cases, and Table 2 cases¹ that will receive Standard.

Official promotional rules:

- This program applies to Allianz Life Pro+® Advantage issued policies that meet eligibility requirements including Premium Finance and Foreign Nationals business.
- Program starts October 4, 2022 and extends through an end date to be determined.
- There is no limit on how many policies an agent can submit while program is active.
- Refer to above table for risk class upgrades available.
- Pending business is eligible for the program. Please see additional information in the frequently asked questions section.
- Void where prohibited. Not available in New York.
- Allianz Life Insurance Company of North America (Allianz) reserves the right to terminate, amend, or modify the program at any time.
- Sponsor: Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297.

Read the **FREQUENTLY ASKED QUESTIONS** on the next page to learn more.

Product P64339 is issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Product and feature availability may vary by state and broker/dealer.

ASI-483 (10/2022) For financial professional use only – not for use with the public.

Frequently asked questions

As a financial professional, how do I know if I'm eligible to submit business for this program? Is there a limit to the amount of applications I can submit?

All contracted and licensed financial professionals with Allianz are eligible to submit business for this program. Additionally, there is no limit to the amount of applications that can be submitted. Please refer to the Program Details.

Are there any limitations on death benefit amounts for this program?

Policies must have a minimum base death benefit of \$500,000. Example: a policy with a \$300,000 death benefit and \$200,000 Supplemental Term Rider will NOT qualify for this program.

How will I know if a policy is included in the risk class upgrade?

Eligible policies that meet the program criteria will automatically be considered, and there's nothing additional that the financial professional needs to do. Qualification will be determined at final underwriting assessment.

- **Pending policies in underwriting;** not yet approved or issued: Eligible policies will be approved at best class, and New Business will send approval and request for issue instructions.
- **Approved awaiting issue instructions:** New Business will proactively reach out to the field for policies approved prior to 10/4/2022 (program start date) at Preferred Nontobacco, Standard Nontobacco,¹ and Standard Tobacco¹ to request issue instructions at the underwritten risk class vs upgraded risk class.
- **Out for Delivery or Free-Look:** A request may be sent in to review individual policy eligibility.

Are Table 2 cases that are normally upgraded to Standard eligible to be upgraded to Preferred Plus?

No, they cannot be upgraded to Preferred Plus.

Is there any impact to me in regards to my pending policies to be considered part of this program?

Eligible policies will be considered for this program and target premium will correlate to the appropriate risk-class upgrade.

What are the benefits to my client for being part of this program?

Your client would receive an improved risk class which they might not have qualified for under normal business-as-usual rules.

Can I request a policy to NOT be included in the program?

Eligible policies that meet the criteria will be automatically be included as part of this program, and no exceptions to the automatic inclusion will be allowed.

→ **NEED MORE INFORMATION?** Call the Life Case Design Team, **800.950.7372**. Start submitting today!

¹Table 2 cases will receive Standard when not eligible for upgraded risk class.