



## Here's a special heads-up on suitability.

You are probably aware of the steps many insurance companies and agents are taking to assure the suitability of their annuity transactions. To date, this vigilance has been focused on the senior client.

Starting July 1, 2005 however, Allianz Life® will require agents to submit Product Suitability Forms (NB3051) with EVERY annuity application, regardless of the client's age.

The reason is simple. Every client, young and old, should receive the assurance that their annuity purchase is suitable for their unique lifestyle. By monitoring suitability for all annuity purchases, Allianz Life is taking an extra step to serve the financial needs of the American consumer. And that will help keep us the best at next.™

Want to find out how to **boost EIUL sales?**

See next page

## A top producer offers top-notch advice.

Dubbed one of the "Fab Five" by Senior Market Advisor (May 2005), Phillis Sax Pilvinis is a finalist for 2005 Producer of the Year. The only fact more impressive than her production — \$10 million in fixed annuity premium for 2004 — is her genuine commitment to her clients. We recently had the opportunity to speak with Phillis about success, solutions, and doing the right thing.

*You've had an amazing year as a top producer for Allianz Life. If you were to attribute your success to three factors, what would they be?*

Above all, I stay true to my belief in financial preservation for retirees. Most seniors need guarantees, and I think a safe vehicle is the right place for their money. Equity index and other fixed annuities may meet a client's needs by offering growth, safety, and access when needed. They also provide the potential for growth beyond the rate of inflation.

I also owe my success to how I deliver my message of preservation. I use Naylor's turnkey system to engage my clients, from seminars through every aspect of the education and sales process. This seminar system has allowed me to become my personal best.

Finally, I am deeply committed to continually learning about solutions for seniors. Building my own product and market knowledge allows me to find the best solutions for my clients. This is why I choose to work with Allianz Life, the cream of the crop for innovation. The diversity of Allianz Life's product portfolio makes it easy for me to start with my clients, and then find the right product that fits their needs.

*Continued next page*

*Top producers advice continued from cover*

*Annuities account for a large part of your production. Do you have any especially effective advice you'd like to share with fellow producers?*

As I began saying earlier, I always start with a client under the basic premise of preserving and protecting them financially. I never start with a product and try to pigeonhole a client to fit that product.

Annuities can be a great fit for seniors, but don't assume an annuity always makes sense. It's more important to be aware of the client's needs. I like to deliver my message to clients during my seminars: "I'm a preservation specialist and want to help you keep your life savings." Then I perform a detailed evaluation of each client. With that information, I determine how I can enhance their financial outlook.

I think agents should position themselves as planners, and really be that planner. Don't be a product seller! Determine your client's need first. If an annuity may provide the best solution, then talk to your client about it. However, not everyone needs an equity index or immediate annuity. When you know your client and then find the product, you'll see your sales go up.

**"This is why I choose to work with Allianz Life®, the cream of the crop for innovation."**

*Do you view equity index universal life insurance as a solution for any of your clients?*

Absolutely. A very important aspect of financial planning is survivor income replacement. Life insurance in general provides a key part of that solution.

Tax-favorable transfer of wealth is another important benefit. Life insurance also provides the potential for long term care accelerated benefits more efficiently than annuities can. Equity index life insurance offers all of these benefits, but is even more attractive than basic life. EIULs are a wonderful option for clients to link to market indexes safely, with no downside risk.

I've always been concerned about having a survivorship income replacement option for my clients, and life insurance is truly a better alternative. Again, stay focused on client needs. I recently had the opportunity to write a very large annuity case, but life insurance was actually the better option for that client. I went with what's important to the client.

*Your clients and Allianz Life are lucky to have you as a partner. Thank you, Phillis!*

## Boost EIUL sales with how-to guide!

For life producers who are curious about the addition of equity indexing within a life insurance product, or annuity producers who want to build their life business, a new tool is now available. It is the second in the *Success with Wealth Management* series from Allianz Life, called *Success with equity index life insurance*.

With longer lifespans being the most significant factor affecting the life insurance market today, producers need to understand the role that EIULs can play. Equity index universal life insurance fills the need for accumulation potential over longer lifespans, as well as offering protection at all life stages along the way.

Allianz Life is the industry leader in equity-indexed products. The expertise behind our extraordinary success in the annuity market has now been extended to the life market.

*Success with equity index life insurance* includes information on crediting methods, factors that affect the performance of EIULs, and much more.

Order your copy of this important reference tool today. Call the FASTeam at 800/950-7372 and ask for publication M3640, *Success with equity index life insurance*.