

You can feel
right at home
with **FutureSelect Plus.**



A comprehensive,
cost-effective
solution for
your long term
care needs

FutureSelect PlusSM

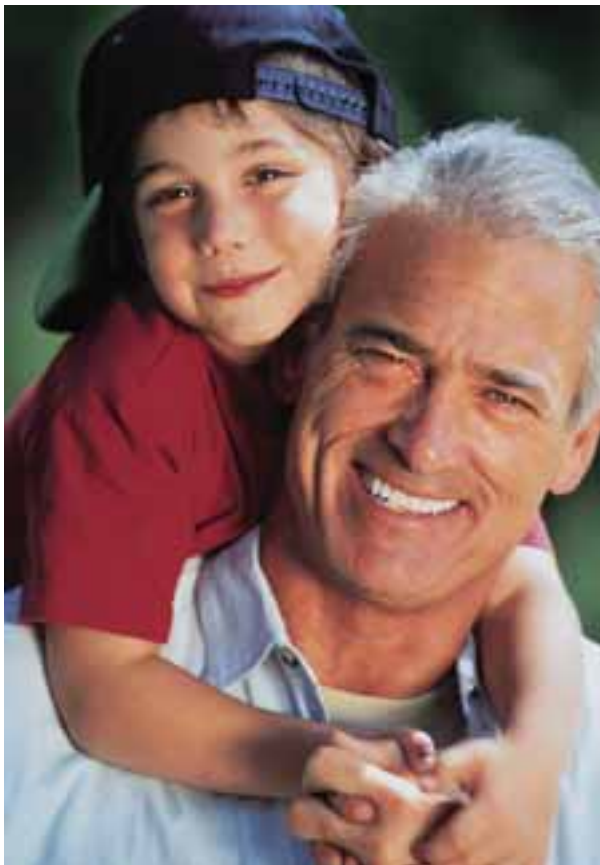
Allianz Life Insurance Company
of North America

We're not going to tell you that you may need long term care insurance.

Hopefully, you've done some research and reached that conclusion by yourself. So you probably already know:

- 60 – 70% of Americans who live to age 65 will require long term care at some point in their lives!¹
- The average nursing home stay will cost over half a million dollars by the year 2030.²

But despite everything you know about the costs – and the risks – you still haven't bought a long term care policy. **Why not?**



You want **long term care** insurance that's **more than** just **nursing home** insurance.

It's possible you've always believed long term care insurance was simply coverage for nursing home care. At Allianz Life,[®] however, long term care insurance starts with nursing home coverage, but that's just the beginning.

It's true!

- Approximately **eight million** Americans are receiving health care in their homes right now. That's **FIVE TIMES** the number of people (approximately 1.6 million)³ currently in nursing homes.
- The number of people who receive home health care every year is **greater than the population of 39 of the 50 states** (based upon the US Census Bureau's 2002 population projections).

³"Long-term Care Financing Project," Georgetown University, May 2003

¹ Harvard Magazine, February 2004

² American Council of Life Insurers, www.ACLI.org, 2004, and the National Center for Health Statistics, www.cdc.gov, 2004

Right now, you could be sitting in your future long term care facility.

You may be sitting at your dining room table. Or relaxing in your favorite recliner. Or maybe you couldn't sleep, so you're sitting up in bed, reading. No matter what room you are in, you're right where you belong – at home.

You are in a place where you are comfortable and secure. There's a good chance someone who cares about you is close by.

That's exactly the reason so many people who need long term care get that care at home. It may also be another reason you haven't purchased long term care insurance.

After all, you know you may need coverage for expensive nursing home care. But in your heart, you know you want to stay in your home as long as you can. And how could you ever afford insurance that covers both?

That's the reason FutureSelect Plus from Allianz Life[®] makes sense.

FutureSelect Plus is different. It focuses on **who**, not **where**.

So FutureSelect Plus isn't just nursing home insurance – or just home health care insurance. It's more.

FutureSelect Plus provides affordably priced coverage that protects you. It pays you whether you need qualified long term care at home, in your community, a residential care facility, or in a nursing home.



FutureSelect Plus

*was created for one reason:
to keep you in control of your
future long term care, including
where you receive it.*

The most important benefit

FutureSelect Plus offers:

Freedom of choice.

First, you create your basic FutureSelect Plus policy.

YOU choose the amount of money you will receive:
up to \$350 per day.

YOU choose how long you must receive care before the policy's payments begin:
benefits can start after you have received as few as seven days of qualifying care.

YOU choose how long benefits will be paid:
from a specified number of years to as long as you live.

Now, add personalized options for the best home care experience possible.

YOU choose how much you receive for care in the comfort of your home:
get up to 100% of your policy's daily nursing home benefit for home health care, adult day care, hospice care, homemaker services, personal care, or respite care.

YOU choose to receive up to \$1,000 per month, above and beyond your basic policy's payments:
use the extra money to pay for a housekeeper, family caregiver, prescriptions – or anything else – during any month you receive a benefit payment.

YOU choose other policy options and riders
that make your FutureSelect Plus coverage a perfect match for your anticipated care needs.

You can't predict the future, but

FutureSelect Plus can help you prepare for it.

How to Qualify	Qualifying for benefits	<p>After providing proof of loss, you can receive benefits for covered care if you have satisfied your policy's elimination period and:</p> <ul style="list-style-type: none"> • You are certified unable to perform two of six Activities of Daily Living (ADLs) without substantial assistance, and substantial assistance is expected to be required for at least 90 continuous days; or • You require substantial supervision due to a cognitive impairment. A cognitive impairment is the deterioration or loss of your intellectual capacity. <p>Note: ADLs include bathing, eating, dressing, toileting, continence, and transferring.</p>
Policy Specifications	Product type	Tax-qualified long term care
	Issue ages	18-84, age last birthday
	Underwriting classes	• Preferred Plus • Preferred • Standard
	Facility care daily benefits	\$100 to \$350, in \$10 increments
	Benefit amount multipliers	2, 3, 4, 5, or 8 years, or lifetime
	Home and community care daily benefits	50% or 100% of facility care daily benefit
	Elimination periods	7, 30, 60, 90, or 180 days of service. Elimination periods must only be satisfied once in your lifetime
	Rate guarantee	5 years
	Waiver of premium	Premiums are waived once you are eligible for benefits
	Bed reservation	21 days per calendar year
	Respite care	21 days per calendar year
Policy Options	Spousal discount	30% discount for each insured
	Nonforfeiture benefits	Shortened Benefit Rider, Death Benefit Rider
	Inflation protection benefit	Lifetime Compound Benefit Increase
	Premium payment	Limited Pay Rider Accelerated Premium Rider
	Indemnity benefits	Monthly Indemnity Benefit <ul style="list-style-type: none"> • \$250/month • \$500/month • \$750/month • \$1,000/month
	Restoration of benefits	Option to restore the full maximum value of benefits after you recover from illness and benefits are not payable for 180 consecutive days
	Weekly home and community care benefits	Allows you to exceed your daily benefit up to your weekly maximum
Policy Options	Spousal coverage options	Spousal Shared Care Rider Spousal Waiver of Premium Rider Spousal Survivorship Rider

Exclusions and limitations.

No benefits will be paid for any confinement, care, treatment, or service(s):

- for drug or alcohol addiction.
- arising out of participation in a felony, a riot, or an insurrection.
- that result from a sickness or injury for which benefits are provided under any state or federal worker's compensation law, or any motor vehicle no-fault law.
- arising out of an act of war, whether declared or not.
- arising out of an intentionally self-inflicted injury.
- provided outside the United States.
- provided to you by an Immediate Family Member.
- for which you have no financial liability or that are provided at no charge in the absence of insurance.
- provided in a government facility (unless otherwise required by law).
- that are reimbursable under Medicare or would be so reimbursable but for the application of a deductible or coinsurance amount.

Our top priority is the safety of your money.

All policies are issued by Allianz Life Insurance Company of North America, a member of the Allianz Group. With over 700 subsidiaries in more than 70 countries, the Allianz Group is one of the world's leading providers of integrated financial services.

Our goal is to provide policyholders with wealth management products that can help meet today's needs and financial objectives, with a product philosophy of offering fair and equitable values on each policy we issue.

Allianz Life® has consistently been assigned financial strength ratings by Standard & Poor's and A.M. Best that are among the highest available. It is one of a select group of major insurance companies to receive such high ratings.

These independent agency ratings are based on an analysis of financial results and evaluation of management objectives and strategies. The ratings do not indicate approval by the analysts and are subject to change.

Innovative products, exceptional customer service, and sound financial strength make Allianz Life the place to turn to help meet your retirement objectives.

Policies are issued by Allianz Life Insurance Company of North America (form number 7-P-Q-CA-1).

Agent name _____

License number _____

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of North America

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