



ALLIANZ LIFE

1. Login to Allianz life and on the main screen select New Business Illustrations – create new illustration

2. It will open another screen; you will select the state and the product. The product we always select is “Accumulator IUL”

Welcome, CARLOS ENRIQUEZ

One of the World's Most Ethical Companies – year after year


For the fifth year in a row, Ethisphere has recognized Allianz Life for its commitment to business integrity.

[Read the press release](#)

Get ready for a new era of life insurance

Discover NEW Allianz Life Accumulator™ Indexed Universal Life Insurance Policy

› The new era starts here



Accounts

- Fixed Annuity & Life
- Personal Accounts

New Business Illustrations

[Create an illustration](#)

Inforce Life Illustrations

Access Inforce Life Illustrations

Forms & Materials

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ForeSight - Google Chrome

alz.insurancetechnologiespos.com/ALL6/Core/Main/Layout.aspx?SessionTokenId=f9c4cf89-486b-4909-96c8-ef51f43866b0

Allianz [Open Items \(0\)](#) [Help](#) [Show Alerts](#)

[Home](#) [Start Illustration](#) [Unsaved Items](#) [Preferences](#)

Illustration Method

Illustrate by Product

Create New Illustration

Line of Business: Life

Product Type: All

Jurisdiction: California

Product Name	Description
Accumulator IUL	Cash Value Accumulation Index Universal Life
Life Pro+ Advantage	Cash Value Accumulation Fixed Index Universal Life

Recent Cases

No data available

3. You put the name, gender and age of your client.

Start Illustration

Input Client

Select Contact

First Name: Valued

Last Name: Client

Birthdate: 7/22/1979

Age: 45

Gender: Male

Illustration

Case Name: Valued Client

☒ Standard
 ☐ Composite
 ☐ Compare

OK

Cancel

4 . Select "Standard Non-tobacco" where it says Risk classification

Client

Plan

Riders

Index Allocation

Reports

Illustration

State: California

Illustration Effective Date: 7/22/2024

Backdate to Save Age: ☐

Is this a premium finance case?: No

Tax Bracket: 28.00%

Insured Information

Insured

Client: Valued Client

Issue Age: 24

Risk Information

Risk Classification: Standard Nontobacco

Automatic risk-class upgrades for your eligible clients with our Underwriting Risk-Class Upgrade Program. [Learn more here.](#)

Underwriting Guide

Table Rating: None

On Plan Tab

5. Where it says Tax Compliance, select Cash Value Accumulation Text.

On Death Benefit you can select the amount desired by your client, if they don't have, we normally illustrate for 100K

If the person is younger than 45 on death benefit option, we select type B (increasing and then add row, if older, just leave it as level.

Client

Plan

Riders

Index Allocation

Reports

Tax and Compliance

Tax Compliance:

Cash Value Accumulation Test

MEC Avoidance:

Yes - Adjust Premium and Withdrawals

Premium Deposit Fund

Solve For:

None

Death Benefit

Face Amount

Term Rider:

None

Type	Amount	Term Amount	From-Through
Spec	\$100,000		1-M

Add Row

Clear

Death Benefit Option

Type	From-Through	
B (In	1-41	Delete
A (Le	42-M	Delete

Add Row

Clear

6. On premium, you go to scheduled premium, always select monthly unless you know client wants to pay different, and there you can illustrate by the Minimum premium or the Maximum they can pay monthly. If they have a certain amount they want to pay, you can leave the type as Specific amount and input the amount next to it. If the illustration is increasing always put 1-A65 on the From-Through

Client

Plan

Riders

Index Allocation

Reports

Premium

Additional First Year Lump Sum (non-1035 funds):

\$0.00

1035 Exchange Amount:

\$0.00

1035 Exchange Basis:

\$0.00

Scheduled Premium

Frequency	Type	Amount	Adjustment	From-Through
Monl	Spec	\$5,000.00	\$0.00	1-A65

Specify Amount

Minimum Premium

Target Premium

Max Non MEC Premium

Guideline Annual Premium

Guideline Single Premium

Cash Value Solve

Clear

Disbursement Information

The Sum of Fixed and Indexed Allocation must equal 100%.

Type	Amount	Adjustment	Method	Fixed	Indexed	From-Through
None			Loan			4-M

Add Row

Clear

Loan Interest Type:

Capitalized

Frequency:

Annual

7. You can look quick view by clicking on the tab in the left.

Quickview

Columnnar Display

Custom View Manager

The requested premium has been reduced starting in year 42 to avoid MEC status.

Display Information

View Option:

Current

Export to CSV

Initial Values

Initial Face Amount	Lapse Year	MEC Year	Premium Mode	Modal Premium	Target Premium	Minimum Premium
\$100,000.00	0	0	Monthly	\$94.20	\$1,329.80	\$1,130.30

Values

Age	Duration	Premium Outlay	Net Distributions	Index / Loan Credits	Total Policy Charges	Total Loan Charges	Accumulation Value
25	1	\$1,130	\$0	\$19	\$680	\$0	\$46
26	2	\$1,130	\$0	\$57	\$635	\$0	\$1,02
27	3	\$1,130	\$0	\$100	\$635	\$0	\$1,63
28	4	\$1,130	\$0	\$146	\$635	\$0	\$2,25
29	5	\$1,130	\$0	\$196	\$635	\$0	\$2,94
30	6	\$1,130	\$0	\$249	\$635	\$0	\$3,69
31	7	\$1,130	\$0	\$307	\$635	\$0	\$4,45

ForeSight - Google Chrome

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Allianz

Open Items (1)

Save

Close

He

Home

New Case

Backcasting Tool

Launch Showcase

Ensign

Case Management

Contact Management

Valued Client

Add Concept

Accumulator IUL

Quick View

Print as Selected

Client

Plan

Riders

Premium

Additional Fin

Scheduled Pre

Disbursement Infor

8. To download the illustration, you go to reports tab and click on Print Illustration as Selected. It is ready to send to client.

Client

Plan

Riders

Index Allocation

Reports

Report Options

Revised Illustration: ☐

Policy Number:

Report Display

Accumulator IUL

☒ Illustration Reports (Required Pages Only)

☐ Optional Reports

☒ Supplemental illustration
 ☒ Allocation Option Summary
 ☐ Monthly credits and charges
 ☐ Internal rate of return
 ☐ All additional riders and benefits
 ☐ All historical index performance options
 ☐ Input Summary

Print Illustration As Selected