

You can feel

**right at home**

with **Generation Protector.**



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

# Generation Protector<sup>®</sup>

Allianz Life Insurance Company  
of North America

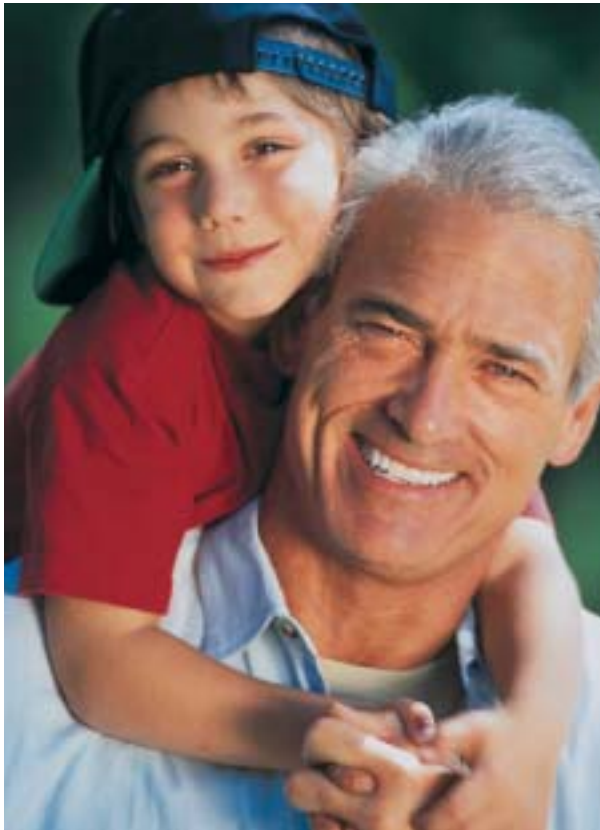
Allianz Life.® The best at next.™

## 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:

- At least 40% of people over age 65 will need nursing home care some day, and about 10% will stay five or more years.<sup>1</sup>
- The average nursing home stay will cost over half a million dollars by the year 2030.<sup>2</sup>

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,<sup>®</sup> 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)<sup>3</sup> 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).

<sup>3</sup>"Long-term Care Financing Project," Georgetown University, May 2003

<sup>1</sup>AARP Web page "Home and Community-Based Long-Term Care," November 2002

<sup>2</sup>American Council of Life Insurers, [www.ACLI.org](http://www.ACLI.org), 2004, and the National Center for Health Statistics, [www.cdc.gov](http://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 Generation Protector from Allianz Life® makes sense.

Generation Protector is different. It focuses on **who**, not **where**.

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

Generation Protector provides affordably priced coverage that protects you. It pays you whether you need qualified long term care at home, in your community, at an assisted living facility, or in a nursing home.



## You can feel right at home with Generation Protector, even if home is overseas.

Generation Protector can offer you a level of protection and peace of mind you haven't found in other long term care insurance policies. And that protection can follow you if you retire to Canada or overseas<sup>1</sup> (or move there to be with other family members).

So wherever life leads you, Generation Protector is an affordable, sensible solution to your long term care needs. And it comes from a company whose strength you can rely on: Allianz Life.

<sup>1</sup>The International Coverage Benefit Endorsement applies to designated countries, as defined in the Visa Waiver Program.

### Generation Protector

*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*  
**Generation Protector** offers:

*Freedom of choice.*

*First,* you create your basic **Generation Protector** policy.

**YOU choose** the amount of money you will receive:  
*up to \$500 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 130% of your policy's daily nursing home benefit for home health care, adult day care, or hospice care.*

**YOU choose** to receive up to \$1500 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 Generation Protector coverage a perfect match for your anticipated care needs.*

*You can't predict the future, but*  
**Generation Protector** can help you prepare for it.

Included in your basic coverage is a special Alternative Plan of Care Benefit. It's an alternate way you can use some of your benefit dollars for expenses that may not otherwise be covered under your policy.

You, your physician, and Allianz Life® can work together to determine solutions for your specific needs. And Generation Protector can provide the money you need to pay for them.

<b>How to Qualify</b>	<b>Qualifying for benefits</b>	<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"> <li>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</li> <li>You require substantial supervision due to a severe cognitive impairment. A severe cognitive impairment is the deterioration or loss of your intellectual capacity.</li> </ul> <p>Note: ADLs include bathing, eating, dressing, toileting, continence, and transferring.</p>
	<b>Product type</b>	Tax-qualified long term care
<b>Policy Specifications</b>	<b>Issue ages</b>	18-84, age last birthday
	<b>Underwriting classes</b>	• Preferred Plus • Preferred • Standard • Select I • Select II
	<b>Facility care daily benefits</b>	\$100 to \$500, in \$10 increments
	<b>Benefit periods</b>	2, 3, 4, 5, or 8 years, or lifetime
	<b>Home and community care daily benefits</b>	70%, 100%, or 130% of facility care daily benefit
	<b>Elimination periods</b>	7, 30, 60, 90, or 180 days of service. Elimination periods must only be satisfied once in your lifetime
	<b>Rate guarantee</b>	5 years
	<b>Waiver of premium</b>	Premiums are waived once you are eligible for benefits
	<b>Recovery benefit</b>	Policy is paid up if you spend 12 months in a nursing facility, recover, and return home
	<b>Bed reservation</b>	60 days per calendar year
	<b>Respite care</b>	30 days per calendar year
	<b>Spousal discount</b>	30% discount for each insured
	<b>Married discount</b>	15% discount
<b>Alternative plan of care</b>	Coverage for cost-effective alternatives to traditional care	
<b>Policy Options</b>	<b>Elimination period options</b>	Home and Community Care Elimination Period Waiver Rider Calendar Day Elimination Period Rider
	<b>Nonforfeiture benefits</b>	Shortened Benefit Rider
	<b>Return of premium benefits</b>	Full Return of Premium Upon Death Rider Return of Premium Upon Death Rider
	<b>Inflation protection benefits</b>	3%, 4%, or 5% Lifetime Compound Benefit Increase Rider; Two Times Compound Plus Rider; Simple Benefit Increase Rider
	<b>Premium payment</b>	Limited Pay Rider Accelerated Premium Rider
	<b>Indemnity benefits</b>	<p>Comprehensive Monthly Indemnity Benefit Rider</p> <ul style="list-style-type: none"> <li>\$250/month • \$500/month • \$750/month</li> <li>\$1,000/month • \$1,250/month • \$1,500/month</li> </ul> <p>Home and Community Care Monthly Indemnity Benefit Rider</p> <ul style="list-style-type: none"> <li>\$250/month • \$500/month • \$750/month</li> </ul>
	<b>Restoration of benefits</b>	Option to restore the full maximum value of benefits after you recover from illness and benefits are not payable for 180 consecutive days
	<b>Monthly home and community care benefits</b>	Allows you to exceed your daily benefit up to your monthly maximum
	<b>Spousal coverage option</b>	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 alcoholism or drug addiction.
- that result from participating in a felony, a riot or an insurrection.
- for which benefits are provided under any state or federal worker's compensation law, or any motor vehicle no-fault law.
- that result from an act of war, whether declared or not.
- that result from your intentionally self-inflicted injury.
- provided outside the fifty United States, the District of Columbia, or Canada, except as described in the International Coverage Benefit Endorsement.
- provided to you by an Immediate Family Member or someone living in your Home, unless pre-approved by us.
- 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 10-P-Q).

Agent name \_\_\_\_\_

License number \_\_\_\_\_

MO Residents: LTC Buyer's Guide available upon request from the Missouri Department of Insurance (800/726-7390).

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of North America

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Product availability and benefits may vary by state

(12/2004)