



Easy.  
Affordable.  
**Complete.**

Designed  
for **you.**

# TermLTC<sup>SM</sup>

*Long term care insurance  
protection from Allianz Life<sup>®</sup>*

Allianz Life Insurance Company  
of North America

## Can you keep more money in your pocket?



Start with a simple plan to help protect all that you have gained through your work, savings, and life.

Start today with TermLTC.<sup>SM</sup> The easy, affordable and complete way to cover your basic long term care needs.

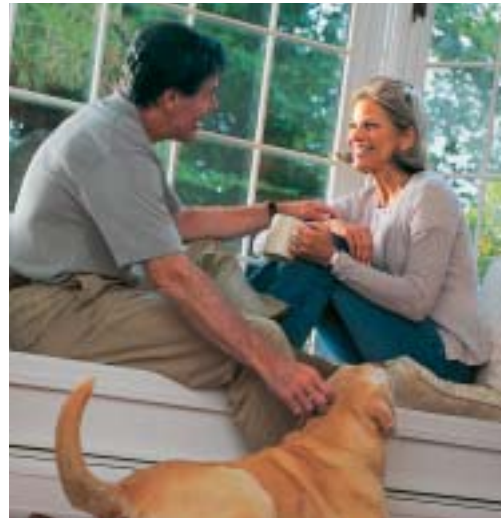
Priced to provide superior value in the long term care market today, TermLTC gives you uncomplicated basic coverage for a variety of long term care needs. This affordable protection helps you secure your financial plans and independence. Very simply, TermLTC is more than quality long term care insurance, it's peace of mind.

*The truth is your friends,  
family, and the government  
may not be fully prepared to  
help you with long term care.*

# Defining simple, affordable long term care insurance protection.

*What sets Allianz TermLTC<sup>SM</sup> apart from other LTC insurance products?*

- Simple, flexible coverage that is easy to understand.
- Basic LTC coverage that helps protect you and your assets from long term care expenses.
- Basic coverage you need now with options to convert to more comprehensive coverage later.
- The strength of Allianz Life®, a member of the Allianz Group.



*Long term care coverage you choose.*

- Choose a 2, 3, or 5 year benefit period.
- Choose a Nursing Facility Care Benefit between \$50 and \$350 per day in \$10 increments. Assisted Living Facility Care is covered at 50% of your Nursing Facility Care Benefit amount.
- Choose a Home and Community Care Benefit of either 50% or 0% of your Nursing Facility Care Benefit.
- Consider adding optional benefits.
  - Lifetime Compound Benefit Increase Rider that increases your benefit each year by adding 5% of the previous year's benefit amount.
  - Shortened Benefit Rider that provides extended benefits if you lapse the policy after three years. Your coverage will continue until the total of benefits paid under the policy and riders equals the total premiums paid. There is no cash value or death benefit.

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

- That result from drug or alcohol addiction.
- That result from Mental Disorders. However, **Alzheimer's disease and other forms of senile dementia or mental disorders caused by demonstrable, structural brain damage are specifically covered under the Contract.**
- That result from participating 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.
- That result from an act of war, whether declared or not.
- That result from an intentionally self-inflicted injury.
- Provided outside the United States.
- Provided to you by a 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.

Coverage provided by Policy 8-P-Q, issued by Allianz Life Insurance Company of North America, Minneapolis, MN.

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

This brochure is intended to provide a general review of the policy described and is not intended as legal or tax advice. Only the insurance policy can give the actual terms, coverage limits, conditions and exclusions.

Allianz Life Insurance Company  
of North America

PO Box 1292  
Minneapolis, MN 55440-1292

800/950-1962  
www.allianzlife.com

Product availability and benefits may vary by state.

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