

Agent FAQs

Q: How do I earn Producer Perks?

A: One Producer Perk will be awarded for each 20,000 Combined Production Credits (also called Perk Points), which will be put into a "Pending" state until the Gold Club level is achieved. CPCs are calculated in the following way:

Allianz Life of North America

Annuities: 10% of total collected premium for the first five policy years (\$200,000 of annuity premiums would equal 20,000 CPCs)

CPCs are not credited for Command Provider, Dominator, Immediate, Immediate Elite, Custom Choice, NY Dominator, or NY Custom Choice policies

Life:

100% up to target

10% of excess and rollover premium in the first year

For example, if the policy has a target of \$2,000 and the premium is \$3,000 you will be credited with 2,000 CPCs for target and 100 CPCs for excess.

LTC:

100% of total net issued annualized premium

No producer Perks can be paid for long term care insurance policy sales in the following states: DE, MI, NV, PA and WI. No Producer Perks can be paid for long term care insurance replacement sales in the following states: AL, CA, KY, NC, SD, and VA.

Q: How do I know when I have earned a Producer Perk?

A: Each month in which you earn CPCs ("perk points"), your Producer Perks statements will detail all your monthly activity, including Perks earned. Producer Perks will be updated by the 10th of the following month. You can view your Perks statement online at any time by clicking "Perks Statements" on the left Navigation bar.

Q: I have business in-house that would earn a Perk, but it has not shown up on my Producer Perks Statement yet. Can you issue my Perk now so I can redeem a prize right away?

A: No. We can't issue Perks until the CPCs appear on your Producer Perks Statement. Credit for CPCs earned during any given month will appear on your Producer Perk Statement and are available online by the 10th of the next month.

Q: Can I combine my CPCs with someone else's to earn more Producer Perks?

A: No. CPCs are based on individual production only and cannot be combined with the production of any other individual to earn Producer Perks.

Q: Can I transfer or assign my Perks to another producer?

A: No. Because of tax implications, Perks are not transferable, nor may they be assigned to another producer.

Q: What if I want an intangible item?

A: We can only provide merchandise or travel prizes. We cannot provide services, stock, insurance, leases or real estate.

Q: Do Producer Perks Expire?

A: Yes. Producer Perks expire 36 months from the date of issue. Once your Producer Perk expires, you have a 90-day window to redeem the Producer Perk for cash only. The cash value is \$250.00. If your Producer Perk has expired, and you are still within the 90-day window, please fax a request to cash out your Perk to 763-582-6444, Attention: Producer Perks, and include your name, agent number, and a current address.

All "Pending" Producer Perks will expire at the end of each calendar year if the agent does not achieve the 60,000 CPC Gold Club level (production-only CPCs apply). Any CPCs at the end of December that have not been converted to a Producer Perk will carry forward into the next year (these CPCs will not count toward the following years Club Levels).

Q: What happens to my Producer Perks if I should terminate my contract with Allianz?

A: If your contract with Allianz is terminated, you will have 90 days or until the expiration date (whichever comes first) to redeem your outstanding Perks. Producer Perks will not be generated from the month of termination or any subsequent months.

If your contract with Allianz is terminated for cause, any outstanding Producer Perks will be voided as of the date of termination.

Q: What if I have a debit balance on my commission statement?

A: You will not be able to redeem your Producer Perks if you have an unpaid debit balance over \$280. Such suspension of redemption will not extend the expiration date of your Perks.

Allianz reserves the right to terminate, amend, or modify Producer Perks at any time. If Producer Perks should be terminated, all Perks will expire 90 days after the date of program termination.

Questions?

- CPC Activity: 800-950-7372 (Option #2, then Option #4)
- Perks Redemption: 888-77-PERKS (888-777-3757)

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