

## PRODUCT PROFILE

# Allianz 222+™ Annuity

<b>Product characteristics</b>	The Allianz 222+™ Annuity is a fixed index deferred annuity that offers a premium bonus and an interest bonus factor credited to the Protected Income Value. <sup>1</sup> It also offers lifetime income payments that can increase and potentially double to help pay for clients' care.
<b>Purchase payment</b>	<b>Initial minimum:</b> \$20,000 qualified and nonqualified Additional premium accepted through the first 18 months of the contract
<b>PIV bonuses</b>	Clients can receive two bonuses credited to the contract's Protected Income Value (PIV). First, a 45% premium bonus will be credited on any premiums in the first 18 months. Next, a PIV interest bonus factor which will result in a credit of 150% of any earned fixed and/or indexed interest will be credited for as long as they have the contract. To receive the Protected Income Value, including any premium bonuses and interest bonus factor, clients must hold their annuity in deferral for at least 10 contract years and begin receiving lifetime income withdrawals between the ages of 60 and 100. They will not receive the premium bonus or potential interest bonuses if the contract is fully or partially withdrawn, traditional annuity payments are taken, or if the Protected Income Value rider is terminated.
<b>Issue ages</b>	0-80
<b>Allocation options</b>	<p><b>Monthly sum with a cap:</b> S&amp;P 500® Index</p> <p><b>1-year Performance Trigger:</b> S&amp;P 500® Index</p> <p><b>1-year Highest Daily Value:</b> Bloomberg US Dynamic Balance III ER Index</p> <p><b>Annual point-to-point with a cap:</b> S&amp;P 500® Index</p> <p><b>Annual point-to-point with a participation rate:</b> Blended Futures Index, Bloomberg US Dynamic Balance III ER Index, Morgan Stanley Strategic Trends 10 ER Index, PIMCO Tactical Balanced ER Index, S&amp;P 500® Futures Index ER</p> <p><b>MY point-to-point with a participation rate (2-year or 5-year point-to-point):</b> Bloomberg US Dynamic Balance III ER Index, Morgan Stanley Strategic Trends 10 ER Index, PIMCO Tactical Balanced ER Index, S&amp;P 500® Futures Index ER</p> <p>Amounts allocated to MY point-to-point (5-year) crediting methods are subject to an allocation charge that is deducted annually from the accumulation value and guaranteed minimum value. The initial allocation charge percentage is 0%. After the first crediting period, the allocation charge can change but will never be greater than the maximum allocation charge percentage found in your client's contract.</p> <p><b>Fixed interest allocation</b></p>

Index Lock	<p>With both annual point-to-point with participation rate and MY point-to-point with participation rate crediting methods, your client can lock in an index value on any of the individual indexed allocation(s) at any point during the crediting period. Once it's locked, that index value will determine how much interest your client will receive at the end of the crediting period or anniversary date (depending on your contract and subject to applicable participation rates) – no matter what happens afterward.</p> <p>See CSI-504 for Index Lock details.</p>												
Withdrawal charges	<p>10-year withdrawal period (9.3%, 9.3%, 8.3%, 7.3%, 6.25%, 5.25%, 4.2%, 3.15%, 2.1%, 1.05%, 0%); beginning in contract year four, the withdrawal charge decreases 1.25% on each contract anniversary. At the beginning of the 11<sup>th</sup> contract year, the withdrawal charge will be zero.</p>												
Market value adjustment (MVA)	<p>If your client partially or fully withdraws their annuity, it will be subject to an MVA during the withdrawal charge period. An MVA will also apply if your client does not take an annuity option.</p> <p>An MVA is a calculation used to adjust the contract values according to corporate bond yields at the time the withdrawal is taken. The MVA may increase or decrease the contract's cash value. The MVA can never cause the cash value to be less than the guaranteed minimum value or greater than the accumulation value.</p>												
Payout options	<p><b>Payout options for PIV:</b> After 10 contract years, your client can access the Protected Income Value by electing either single or joint lifetime income withdrawals. The annual payment amount will increase following any years there is fixed and/or indexed interest credited and will receive the 150% interest bonus factor.</p> <table><tr><th>Age</th><th>Single life payment</th><th>Joint life payment</th></tr><tr><td>60-69</td><td>5.00%</td><td>4.50%</td></tr><tr><td>70-79</td><td>5.50%</td><td>5.00%</td></tr><tr><td>80-100</td><td>6.00%</td><td>5.50%</td></tr></table> <p><b>Payout options for accumulation value:</b> Anytime after the 10<sup>th</sup> contract year, the contract owner can receive a lump-sum payment of the full accumulation value (which <b>does not include</b> the premium bonus or interest bonus). In addition, the full accumulation value can be annuitized using any one of the annuity options defined in the Statement of Understanding.</p>	Age	Single life payment	Joint life payment	60-69	5.00%	4.50%	70-79	5.50%	5.00%	80-100	6.00%	5.50%
Age	Single life payment	Joint life payment											
60-69	5.00%	4.50%											
70-79	5.50%	5.00%											
80-100	6.00%	5.50%											
AIM Benefit	<p>After your client has owned the annuity for at least ten years, the Allianz Income Multiplier (AIM) Benefit allows the covered person to double their annual maximum if confined to an eligible nursing home, hospital, or assisted living facility for at least 90 days in a consecutive 120-day period, or if they are unable to perform at least two of the six activities of daily living (ADLs). The ADLs are bathing, continence, dressing, eating, toileting, and transferring.</p> <p>Confinement must occur after the first contract year and either during the contract year before the start of lifetime withdrawals or at any time thereafter. On the contract date, the covered person must have been able to perform each ADL without substantial supervision. After the contract date, to be eligible via ADLs, we must receive and accept certification by a physician that the covered person cannot perform two of the six ADLs within one year of the certification.</p>												
Income Flex Benefit	<p>Your client can choose to waive the income increase in a given year and instead set aside an additional withdrawal amount, called the Income Flex Benefit amount. This allows you to access more of your annuity's value sooner.</p> <p>See the Allianz 222+™ Annuity consumer brochure (222PL-001 or appropriate variation) for more information.</p>												

<b>Participation rate</b>	The participation rate for the annual point-to-point and MY point-to-point with a participation rate crediting methods are declared at the beginning of the crediting period. For all other crediting methods the participation rate is 100%.
<b>Rates</b>	The rates are guaranteed for the length of the crediting period. They are declared at issue and at the beginning of each crediting period. The minimum monthly cap is 0.50%, the minimum annual cap is 0.25%, and the minimum interest rate is 0.10%. The minimum annual point-to-point and MY point-to-point participation rate is 5%. The minimum highest daily value participation rate is 2%. The minimum trigger rate is 0.15%. Call for current caps, participation rates, trigger rate, and interest rates.
<b>Free withdrawals</b>	In the contract years following the most recent premium payment, up to 10% of, the greater of beginning of contract year accumulation value or total premium paid is available each contract year in one or more withdrawals without withdrawal charges. Plus, any unused free withdrawal percentage carries over to the following contract year as an enhanced penalty-free-withdrawal percentage, up to a maximum of 20%. Partial withdrawals may not exceed the remaining cash value.
<b>Loans</b>	Not available
<b>Minimum guarantee</b>	The guaranteed minimum value is the amount your client would receive if the annuity were cashed in at a time when the cash value was less than the guaranteed minimum value stated in the contract. The rate used to calculate the guaranteed minimum value may vary by state.
<b>Death benefit (prior to annuitization)</b>	Your client's beneficiary can receive the greater of the full accumulation value, cumulative withdrawal amount, or the guaranteed minimum value as a lump sum, or the Protected Income Value if taken as annuity payments over a period of at least five years. <sup>2</sup>
<b>Fees</b>	No up-front fees, sales charges, or Income Benefit rider charges. Some allocation options may be subject to an allocation charge.
<b>Other features</b>	<ul style="list-style-type: none"> <li>• Nursing home benefit</li> <li>• RMD available for this contract (no penalty to client)</li> </ul>

<sup>1</sup> The premium bonus and interest bonus are credited only to the Protected Income Value (PIV). To receive the PIV, including the value of these bonuses, lifetime withdrawals must be taken. The PIV is not available as a lump sum. Clients will not receive these bonuses if the contract is fully withdrawn or if traditional annuity payments are taken. If the client takes any type of withdrawal the PIV will be reduced proportionally. Bonus annuities may include higher withdrawal charges, longer withdrawal charge periods, lower rates, or other restrictions that are not included in similar annuities that do not offer a bonus feature.

<sup>2</sup> In Connecticut, Hawaii, Ohio, New Jersey, Pennsylvania, Utah, and Washington, the PIV death benefit limit is the greater of 125% of the cash value, or total premium credited at 10% interest per year, but not exceeding 250% of the total premium (less withdrawals).

Purchasing an annuity within a retirement plan that provides tax deferral under sections of the Internal Revenue Code results in no additional tax benefit. An annuity should be used to fund a qualified plan based upon the annuity's features other than tax deferral. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan.

The Blended Futures Index is comprised of four sub-indexes: S&P 500® Futures Index ER, Bloomberg International Equity Custom Futures ER Index, Bloomberg US 10yr Note Custom Futures ER Index, and Bloomberg US Small Cap Custom Futures ER Index.

"Bloomberg®" and the Bloomberg indices referenced herein (the "Indices", and each such index, an "Index") are trademarks or service marks of Bloomberg Finance L.P. and its affiliates, including Bloomberg Index Services Limited ("BISL"), the administrator of the Index (collectively, "Bloomberg") and/or one or more third-party providers (each such provider, a "Third-Party Provider,") and have been licensed for

use for certain purposes to Allianz Life Insurance Company of North America (the "Licensee"). To the extent a Third-Party Provider contributes intellectual property in connection with the Index, such third-party products, company names and logos are trademarks or service marks, and remain the property, of such Third-Party Provider. Bloomberg is not affiliated with the Licensee or a Third-Party Provider, and Bloomberg does not approve, endorse, review, or recommend the financial products referenced herein (the "Financial Products"). Bloomberg does not guarantee the timeliness, accurateness, or completeness of any data or information relating to the Indices or the Financial.

The Bloomberg US Dynamic Balance III ER Index is comprised of varying exposure to the Bloomberg US Equity Futures Basket ER Index, where the exposure is primarily determined by market implied volatility. The Bloomberg US Equity Futures Basket ER Index is comprised of three sub-indexes: the Bloomberg US Equity Custom Futures ER Index, the Bloomberg US Small Cap Custom Futures ER Index, and the Bloomberg US Tech Custom Futures ER Index, with intended weights of 80%, 10%, and 10%, respectively, rebalanced daily. The Bloomberg US Equity Custom Futures ER Index generally maintains exposure to large cap U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Small Cap Custom Futures ER Index generally maintains exposure to small cap U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Tech Custom Futures ER Index generally maintains exposure to technology sector U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Intermediate Corporate Bond Index measures the investment grade, U.S. dollar-denominated, fixed-rate, taxable corporate bond market including USD-denominated securities publicly issued by U.S. and non-U.S. industrial, utility and financial issuers that meet specified liquidity and quality requirements and have a maturity of greater than one year and less than ten years.

"Bloomberg®", and Bloomberg US Dynamic Balance III ER Index, and Bloomberg US Intermediate Corporate Bond Index are service marks of Bloomberg Finance L.P. and its affiliates, including Bloomberg Index Services Limited ("BISL"), the administrator of the Indexes (collectively, "Bloomberg") and have been licensed for use for certain purposes by Allianz Life Insurance Company of North America ("Allianz"). Bloomberg is not affiliated with Allianz Life Insurance Company of North America ("Allianz"), and Bloomberg does not approve, endorse, review, or recommend the Allianz product. Bloomberg does not guarantee the timeliness, accurateness, or completeness of any data or information relating to the Allianz product.

MORGAN STANLEY STRATEGIC TRENDS 10 ER INDEX (THE "INDEX") IS THE PROPERTY OF MORGAN STANLEY & CO. LLC.

ANY PRODUCT THAT IS LINKED TO THE PERFORMANCE OF THE INDEX IS NOT SPONSORED, ENDORSED, SOLD OR PROMOTED BY MORGAN STANLEY & CO. LLC, OR ANY OF ITS AFFILIATES (COLLECTIVELY, "MORGAN STANLEY"). NEITHER MORGAN STANLEY NOR ANY OTHER PARTY (INCLUDING WITHOUT LIMITATION ANY CALCULATION AGENTS OR DATA PROVIDERS) MAKES ANY REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, REGARDING THE ADVISABILITY OF PURCHASING ANY PRODUCT LINKED TO THIS INDEX. IN NO EVENT SHALL MORGAN STANLEY HAVE ANY LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGES INCLUDING LOST PROFITS, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES. THE INDEX IS THE EXCLUSIVE PROPERTY OF MORGAN STANLEY. MORGAN STANLEY AND THE INDEX ARE SERVICE MARKS OF MORGAN STANLEY AND HAVE BEEN LICENSED FOR USE FOR CERTAIN PURPOSES BY ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA ("LICENSEE"). NEITHER MORGAN STANLEY NOR ANY OTHER PARTY HAS OR WILL HAVE ANY OBLIGATION OR LIABILITY TO OWNERS OF THIS PRODUCT IN CONNECTION WITH THE ADMINISTRATION OR MARKETING OF THIS PRODUCT, AND NEITHER MORGAN STANLEY NOR ANY OTHER PARTY GUARANTEES THE ACCURACY AND/OR THE COMPLETENESS OF THE INDEX OR ANY DATA INCLUDED THEREIN.

No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any Morgan Stanley trade name, trademark or service mark to sponsor, endorse, market or promote this product, without first contacting Morgan Stanley to determine whether Morgan Stanley's permission is required. Under no circumstances may any person or entity claim any affiliation with Morgan Stanley without the prior written permission of Morgan Stanley.

The Index applies a bespoke volatility control mechanism to seek to identify changing market conditions using intraday data with the aim of stabilizing the overall level of risk of the Index. The volatility control calculation applied by Morgan Stanley as part of the Index's methodology may decrease the Index's performance and thus the return of any product linked to the Index. In addition, because the volatility control calculation is expected to reduce the overall volatility of the Index, it will also reduce the cost of hedging certain products linked to the Index.

Morgan Stanley may transact derivative transactions linked to the Index. Potential purchasers of products linked to this Index should refer to the full offering document for important information concerning such products, including the related risk factors and make their own appraisal of the risks and suitability of such products.

Nasdaq®, Nasdaq-100 Rolling Futures™, Nasdaq-100®, NDXNQER™ are trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by Allianz Life Insurance Company of North America. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).

The PIMCO Tactical Balanced ER Index is comprised of the U.S. Equity Futures Custom Index, a bond component comprised of the PIMCO Synthetic Bond ER Index and a duration overlay, and shifts weighting between them daily based on historical realized volatility of the components. The U.S. Equity Futures Custom Index provides exposure to large cap U.S. stocks in excess of a short-term interest rate. The PIMCO Synthetic Bond ER Index is comprised of a small number of derivative instruments

designed to provide exposure to U.S. Investment-grade and Treasury bond markets in excess of a short-term interest rate. The Index is an excess return index, which means that it captures the returns of the underlying constituents which are in excess of a short-term interest rate. All else equal, higher short-term interest rates would result in an excess return index to underperform a non-excess return version of the same index.

The "PIMCO Tactical Balanced ER Index" (the "Index") is a rules-based index that tactically allocates across U.S. equity and fixed income markets using quantitative signals. The Index is a trademark of Pacific Investment Management Company LLC ("PIMCO") and has been licensed for use for certain purposes by Allianz Life Insurance Company of North America (the "Company" or "Allianz") with respect to this Allianz product (the "Product"). The Index is the exclusive property of PIMCO and is made and compiled without regard to the needs, including, but not limited to, the suitability or appropriateness needs, as applicable, of the Company, the Product, or any Product owners. The Product is not sold, sponsored, endorsed or promoted by PIMCO or any other party involved in, or related to, making or compiling the Index. PIMCO Tactical Balanced Excess Return Index performance contains backtested performance beginning 22 April 2004, which is prior to the actual launch of the index: The PIMCO Tactical Balanced Excess Return Index launched on 2 August 2018.

Neither PIMCO nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to the Company with respect to the Product. In the event that the Index is no longer available to the Product or Product owners, the Company may seek to replace the Index with another suitable index, although there can be no assurance that one will be available.

PIMCO is affiliated with Allianz Life Insurance Company of North America ("Allianz").

The S&P 500® Index is comprised of 500 stocks representing major U.S. industrial sectors. The S&P 500® Futures Index ER is constructed from the front-quarter E-mini futures contract on the S&P 500. It is part of the S&P Factor Series, which measures the inherent risk premium between asset classes and financial markets.

The "S&P 500® Index", and "S&P 500® Futures Index ER" are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and have been licensed for use by Allianz Life Insurance Company of North America ("Allianz"). S&P®, S&P 500®, US 500, and The 500 are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Allianz. Allianz products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index, and/or S&P 500® Futures Index ER.

There is potential for volatility-controlled indexes to underperform compared against the benchmark index.

Distributions are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax.

Guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company.

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. [www.allianzlife.com](http://www.allianzlife.com)

- Not FDIC insured • May lose value • No bank or credit union guarantee
- Not a deposit • Not insured by any federal government agency or NCUA/NCUSIF

**For financial professional use only – not for use with the public.**

This content does not apply in the state of New York.

Product and feature availability may vary by state and broker/dealer.

## PRODUCT PROFILE

# Allianz Benefit Control+™ Annuity

<b>Product characteristics</b>	Allianz Benefit Control+™ Annuity is a fixed index deferred annuity that offers a premium bonus and an interest bonus credited to the Protected Income Value (PIV). <sup>1</sup> And when your client starts taking income through lifetime withdrawals, these payments can increase and double to help pay for their care.
<b>Premium</b>	<b>Initial minimum:</b> \$20,000 qualified and nonqualified Additional premium accepted through the first 18 months of the contract
<b>PIV bonuses</b>	<p>Clients can receive two types of bonuses credited to the contract's Protected Income Value. First, a 25% premium bonus will be credited on any premiums in the first 18 months. Next, through an innovative feature we call the Bonus Control Benefit,<sup>2</sup> clients can choose between the following options prior to lifetime withdrawal election (note: Once lifetime withdrawals begin, the contract will default to the Balanced PIV interest bonus option):</p> <p><b>Accelerated PIV interest bonus option</b> 250% interest bonus to PIV   50% accumulation value interest factor</p> <p><b>Balanced PIV interest bonus option</b> 150% interest bonus to PIV   100% accumulation value interest factor</p> <p>To receive the Protected Income Value, including any premium bonuses and interest bonuses, clients must begin receiving lifetime withdrawals between the ages of 50 and 100. They will not receive the premium bonus or potential interest bonuses if the contract is fully or partially withdrawn, traditional annuity payments are taken, or if the Protected Income Value rider is terminated. The PIV is not available as a lump sum.</p>
<b>Issue ages</b>	0-80
<b>Allocation options and allocation charge</b>	<p><b>Monthly sum with a cap:</b> S&amp;P 500® Index</p> <p><b>1-year Performance Trigger:</b> S&amp;P 500® Index</p> <p><b>1-year Highest Daily Value:</b> Bloomberg US Dynamic Balance III ER Index</p> <p><b>Annual point-to-point with a cap:</b> S&amp;P 500® Index</p> <p><b>Annual point-to-point with a participation rate:</b> Blended Futures Index, Bloomberg US Dynamic Balance III ER Index, Morgan Stanley Strategic Trends 10 ER Index, PIMCO Tactical Balanced ER Index, S&amp;P 500® Futures Index ER</p> <p><b>MY point-to-point with a participation rate (2-year or 5-year point-to-point):</b> Bloomberg US Dynamic Balance III ER Index, Morgan Stanley Strategic Trends 10 ER Index, PIMCO Tactical Balanced ER Index, S&amp;P 500® Futures Index ER</p> <p>MY point-to-point (5-year) crediting method is subject to an allocation charge deducted annually from the contract's accumulation value and guaranteed minimum value (in most states). The current allocation charge percentage is 0%. The allocation percentage can only change when specified criteria are met and can never be greater than the maximum allocation charge percentage of 2.5%.</p> <p><b>Fixed allocation</b></p>

Product and feature availability may vary by state and broker/dealer.

**ABCPL-004 (5/2025)** For financial professional use only – not for use with the public.

Index Lock	<p>With both annual point-to-point with participation rate and MY point-to-point with participation rate crediting methods, your client can lock in a credited rate on any of the individual indexed allocation(s) at any point during the crediting period. Once it's locked, that index value will determine how much interest your client will receive at the end of the crediting period or anniversary date (depending on your contract and subject to applicable participation rates) – no matter what happens afterward.</p> <p>See CSI-504 for Index Lock details.</p>																		
Withdrawal charges	<p>10-year withdrawal charge period (9.3%, 9.3%, 8.3%, 7.3%, 6.25%, 5.25%, 4.2%, 3.15%, 2.1%, 1.05%, 0%). At the beginning of the 11<sup>th</sup> contract year, the withdrawal charge will be zero.</p>																		
Market value adjustment (MVA)	<p>If your client partially or fully withdraws their annuity, it will be subject to an MVA during the withdrawal charge period. An MVA will also apply if your client does not take a standard annuity option.</p> <p>An MVA is a calculation used to adjust the contract values according to corporate bond yields at the time the withdrawal is taken. The MVA may increase or decrease the contract's cash value. The MVA can never cause the cash value to be less than the guaranteed minimum value or greater than the accumulation value.</p>																		
Payout options	<p><b>Payout options for PIV:</b> Any time after age 50, your client can access the Protected Income Value on any monthly anniversary by electing either single or joint lifetime income withdrawals. The annual maximum will increase following any years there is fixed and/or indexed interest credited and will receive the 150% interest bonus.</p> <table><tr><th>Age</th><th>Single life payment</th><th>Joint life payment</th></tr><tr><td>50-54</td><td>3.50%</td><td>3.00%</td></tr><tr><td>55-59</td><td>4.00%</td><td>3.50%</td></tr><tr><td>60-69</td><td>4.50%</td><td>4.00%</td></tr><tr><td>70-79</td><td>5.00%</td><td>4.50%</td></tr><tr><td>80+</td><td>5.50%</td><td>5.00%</td></tr></table> <p><b>Payout options for accumulation value:</b> Anytime on or after the 10<sup>th</sup> contract anniversary, the contract owner can receive a lump-sum payment of the full accumulation value (which <b>does not include</b> the premium bonus or interest bonus). In addition, anytime on or after the fifth contract anniversary, the full accumulation value can be annuitized using any one of the annuity options.</p>	Age	Single life payment	Joint life payment	50-54	3.50%	3.00%	55-59	4.00%	3.50%	60-69	4.50%	4.00%	70-79	5.00%	4.50%	80+	5.50%	5.00%
Age	Single life payment	Joint life payment																	
50-54	3.50%	3.00%																	
55-59	4.00%	3.50%																	
60-69	4.50%	4.00%																	
70-79	5.00%	4.50%																	
80+	5.50%	5.00%																	
AIM Benefit	<p>After your client has owned the annuity for at least five years, the Allianz Income Multiplier (AIM) Benefit allows the covered person to double their annual maximum if confined to an eligible nursing home, hospital, or assisted living facility for at least 90 days in a consecutive 120-day period, or if they are unable to perform at least two of the six activities of daily living (ADLs). The ADLs are bathing, continence, dressing, eating, toileting, and transferring.</p> <p>Confinement must occur after the first contract year and either during the contract year before the start of lifetime withdrawals or at any time thereafter. On the contract date, the covered person must have been able to perform each ADL without substantial supervision. After the contract date, to be eligible via ADLs, we must receive and accept certification by a physician that the covered person cannot perform two of the six ADLs within one year of the certification.</p>																		
Income Flex Benefit	<p>Your client can choose to waive the income increase in a given year and instead set aside an additional withdrawal amount, called the Income Flex Benefit amount. This allows your client access to more of their annuity value sooner.</p> <p>See the Allianz Benefit Control+™ Annuity consumer brochure (ABCPL-001 or appropriate variation) for more information.</p>																		



<b>Participation rate</b>	The participation rate for the annual point-to-point and MY point-to-point with a participation rate crediting methods are declared at the beginning of the crediting period. For all other crediting methods the participation rate is 100%.
<b>Rates</b>	The rates are guaranteed for the length of the crediting period. They are declared at issue and at the beginning of each crediting period. The minimum monthly cap is 0.50%, the minimum annual cap is 0.25%, and the minimum interest rate is 0.10%. The minimum annual point-to-point and MY point-to-point participation rate is 5%. The minimum highest daily value participation rate is 2%. The minimum trigger rate is 0.15%. Call for current caps, participation rates, trigger rate, and interest rates.
<b>Free withdrawals</b>	In the contract years following the most recent premium payment, up to 10% of, the greater of beginning of contract year accumulation value or total premium paid is available each contract year in one or more withdrawals without withdrawal charges. Plus, any unused free withdrawal percentage carries over to the following contract year as an enhanced penalty-free-withdrawal percentage, up to a maximum of 20%.
<b>Loans</b>	Not available
<b>Minimum guarantee</b>	The guaranteed minimum value is the amount your client would receive if the annuity were cashed in at a time when the cash value was less than the guaranteed minimum value stated in the contract. The rate used to calculate the guaranteed minimum value may vary by state.
<b>Death benefit (prior to annuitization)</b>	Your client's beneficiary can receive the greater of the full accumulation value, cumulative withdrawal amount, or the guaranteed minimum value as a lump sum, or the Protected Income Value if taken as annuity payments over a period of at least five years, limited to 250% of the accumulation value. <sup>3</sup>
<b>Fees</b>	No up-front fees, sales charges, or Income Benefit rider charges. Some allocation options may be subject to an allocation charge.

<sup>1</sup> The premium bonus and interest bonus are credited only to the Protected Income Value (PIV). To receive the PIV, including the value of these bonuses, lifetime withdrawals must be taken. The PIV is not available as a lump sum. Clients will not receive these bonuses if the contract is fully withdrawn or if traditional annuity payments are taken. If the client takes any type of withdrawal the PIV will be reduced proportionally. Bonus annuities may include higher withdrawal charges, longer withdrawal charge periods, lower rates, or other restrictions that are not included in similar annuities that do not offer a bonus feature.

<sup>2</sup> The Bonus Control Benefit Option is applied to the contract allocation(s) at the beginning of a Crediting Period. In CT, HI, OH, NJ, PA, UT, and WA the difference between 100% and the Accumulation Value Interest Factor is called the Accumulation Value Interest Charge Percentage.

<sup>3</sup> In CT, HI, OH, NJ, PA, UT, and WA the PIV death benefit limit is the greater of 125% of the cash value, or total premium credited at 10% interest per year, but not exceeding 250% of the total premium (less withdrawals).

Purchasing an annuity within a retirement plan that provides tax deferral under sections of the Internal Revenue Code results in no additional tax benefit. An annuity should be used to fund a qualified plan based upon the annuity's features other than tax deferral. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Distributions are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax.

The Blended Futures Index is comprised of four sub-indexes: S&P 500® Futures Index ER, Bloomberg International Equity Custom Futures ER Index, Bloomberg US 10yr Note Custom Futures ER Index, and Bloomberg US Small Cap Custom Futures ER Index.

"Bloomberg®" and the Bloomberg indices referenced herein (the "Indices", and each such index, an "Index") are trademarks or service marks of Bloomberg Finance

L.P. and its affiliates, including Bloomberg Index Services Limited ("BISL"), the administrator of the Index (collectively, "Bloomberg") and/or one or more third-party providers (each such provider, a "Third-Party Provider," and have been licensed for use for certain purposes to Allianz Life Insurance Company of North America (the "Licensee"). To the extent a Third-Party Provider contributes intellectual property in connection with the Index, such third-party products, company names and logos are trademarks or service marks, and remain the property, of such Third-Party Provider. Bloomberg is not affiliated with the Licensee or a Third-Party Provider, and Bloomberg does not approve, endorse, review, or recommend the financial products referenced herein (the "Financial Products"). Bloomberg does not guarantee the timeliness, accurateness, or completeness of any data or information relating to the Indices or the Financial.

The Bloomberg US Dynamic Balance III ER Index is comprised of varying exposure to the Bloomberg US Equity Futures Basket ER Index, where the exposure is primarily determined by market implied volatility. The Bloomberg US Equity Futures Basket ER Index is comprised of three sub-indexes: the Bloomberg US Equity Custom Futures ER Index, the Bloomberg US Small Cap Custom Futures ER Index, and the Bloomberg US Tech Custom Futures ER Index, with intended weights of 80%, 10%, and 10%, respectively, rebalanced daily. The Bloomberg US Equity Custom Futures ER Index generally maintains exposure to large cap U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Small Cap Custom Futures ER Index generally maintains exposure to small cap U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Tech Custom Futures ER Index generally maintains exposure to technology sector U.S. stocks via futures in excess of the corresponding benchmark portfolio. The Bloomberg US Intermediate Corporate Bond Index measures the investment grade, U.S. dollar-denominated, fixed-rate, taxable corporate bond market including USD-denominated securities publicly issued by U.S. and non-U.S. industrial, utility and financial issuers that meet specified liquidity and quality requirements and have a maturity of greater than one year and less than ten years.

"Bloomberg®", and Bloomberg US Dynamic Balance III ER Index, and Bloomberg US Intermediate Corporate Bond Index are service marks of Bloomberg Finance L.P. and its affiliates, including Bloomberg Index Services Limited ("BISL"), the administrator of the Indexes (collectively, "Bloomberg") and have been licensed for use for certain purposes by Allianz Life Insurance Company of North America ("Allianz"). Bloomberg is not affiliated with Allianz Life Insurance Company of North America ("Allianz"), and Bloomberg does not approve, endorse, review, or recommend the Allianz product. Bloomberg does not guarantee the timeliness, accurateness, or completeness of any data or information relating to the Allianz product.

MORGAN STANLEY STRATEGIC TRENDS 10 ER INDEX (THE "INDEX") IS THE PROPERTY OF MORGAN STANLEY & CO. LLC.

ANY PRODUCT THAT IS LINKED TO THE PERFORMANCE OF THE INDEX IS NOT SPONSORED, ENDORSED, SOLD OR PROMOTED BY MORGAN STANLEY & CO. LLC, OR ANY OF ITS AFFILIATES (COLLECTIVELY, "MORGAN STANLEY"). NEITHER MORGAN STANLEY NOR ANY OTHER PARTY (INCLUDING WITHOUT LIMITATION ANY CALCULATION AGENTS OR DATA PROVIDERS) MAKES ANY REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, REGARDING THE ADVISABILITY OF PURCHASING ANY PRODUCT LINKED TO THIS INDEX. IN NO EVENT SHALL MORGAN STANLEY HAVE ANY LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGES INCLUDING LOST PROFITS, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES. THE INDEX IS THE EXCLUSIVE PROPERTY OF MORGAN STANLEY. MORGAN STANLEY AND THE INDEX ARE SERVICE MARKS OF MORGAN STANLEY AND HAVE BEEN LICENSED FOR USE FOR CERTAIN PURPOSES BY ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA ("LICENSEE"). NEITHER MORGAN STANLEY NOR ANY OTHER PARTY HAS OR WILL HAVE ANY OBLIGATION OR LIABILITY TO OWNERS OF THIS PRODUCT IN CONNECTION WITH THE ADMINISTRATION OR MARKETING OF THIS PRODUCT, AND NEITHER MORGAN STANLEY NOR ANY OTHER PARTY GUARANTEES THE ACCURACY AND/OR THE COMPLETENESS OF THE INDEX OR ANY DATA INCLUDED THEREIN.

No purchaser, seller or holder of this product, or any other person or entity, should use or refer to any Morgan Stanley trade name, trademark or service mark to sponsor, endorse, market or promote this product, without first contacting Morgan Stanley to determine whether Morgan Stanley's permission is required. Under no circumstances may any person or entity claim any affiliation with Morgan Stanley without the prior written permission of Morgan Stanley.

The Index applies a bespoke volatility control mechanism to seek to identify changing market conditions using intraday data with the aim of stabilizing the overall level of risk of the Index. The volatility control calculation applied by Morgan Stanley as part of the Index's methodology may decrease the Index's performance and thus the return of any product linked to the Index. In addition, because the volatility control calculation is expected to reduce the overall volatility of the Index, it will also reduce the cost of hedging certain products linked to the Index.

Morgan Stanley may transact derivative transactions linked to the Index. Potential purchasers of products linked to this Index should refer to the full offering document for important information concerning such products, including the related risk factors and make their own appraisal of the risks and suitability of such products.

Nasdaq®, Nasdaq-100 Rolling Futures™, Nasdaq-100®, NDXNQER™ are trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by Allianz Life Insurance Company of North America. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).

The PIMCO Tactical Balanced ER Index is comprised of the U.S. Equity Futures Custom Index, a bond component comprised of the PIMCO Synthetic Bond ER Index and a duration overlay, and shifts weighting between them daily based on historical

realized volatility of the components. The U.S. Equity Futures Custom Index provides exposure to large cap U.S. stocks in excess of a short-term interest rate. The PIMCO Synthetic Bond ER Index is comprised of a small number of derivative instruments designed to provide exposure to U.S. Investment-grade and Treasury bond markets in excess of a short-term interest rate. The Index is an excess return index, which means that it captures the returns of the underlying constituents which are in excess of a short-term interest rate. All else equal, higher short-term interest rates would result in an excess return index to underperform a non-excess return version of the same index.

The "PIMCO Tactical Balanced ER Index" (the "Index") is a rules-based index that tactically allocates across U.S. equity and fixed income markets using quantitative signals. The Index is a trademark of Pacific Investment Management Company LLC ("PIMCO") and has been licensed for use for certain purposes by Allianz Life Insurance Company of North America (the "Company" or "Allianz") with respect to this Allianz product (the "Product"). The Index is the exclusive property of PIMCO and is made and compiled without regard to the needs, including, but not limited to, the suitability or appropriateness needs, as applicable, of the Company, the Product, or any Product owners. The Product is not sold, sponsored, endorsed or promoted by PIMCO or any other party involved in, or related to, making or compiling the Index. PIMCO Tactical Balanced Excess Return Index performance contains backtested performance beginning 22 April 2004, which is prior to the actual launch of the index: The PIMCO Tactical Balanced Excess Return Index launched on 2 August 2018.

Neither PIMCO nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to the Company with respect to the Product. In the event that the Index is no longer available to the Product or Product owners, the Company may seek to replace the Index with another suitable index, although there can be no assurance that one will be available.

PIMCO is affiliated with Allianz Life Insurance Company of North America ("Allianz").

The S&P 500® Index is comprised of 500 stocks representing major U.S. industrial sectors. The S&P 500® Futures Index ER is constructed from the front-quarter E-mini futures contract on the S&P 500. It is part of the S&P Factor Series, which measures the inherent risk premium between asset classes and financial markets.

The "S&P 500® Index", and "S&P 500® Futures Index ER" are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and have been licensed for use by Allianz Life Insurance Company of North America ("Allianz"). S&P®, S&P 500®, US 500, and The 500 are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Allianz. Allianz products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index, and/or S&P 500® Futures Index ER.

There is potential for volatility-controlled indexes to underperform compared against the benchmark index.

Products are issued by Allianz Life Insurance Company of North America (Allianz), 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. [www.allianzlife.com](http://www.allianzlife.com)

- Not FDIC insured • May lose value • No bank or credit union guarantee
- Not a deposit • Not insured by any federal government agency or NCUA/NCUSIF

**For financial professional use only – not for use with the public.**

Product and feature availability may vary by state and broker/dealer.

This content does not apply in the state of New York.



## FIXED INDEX ANNUITIES

# Lock in increases. Lock out volatility. Get more control during times of uncertainty.

Market volatility remains a big concern. According to our recent study, a majority of Americans (68%) believes the markets will be very volatile in 2025.<sup>1</sup>



## With Index Lock, you have the ability to react in volatile markets.

Index Lock provides the opportunity to lock in an index value on each index allocation once during a crediting period. That helps protect you against a 0% interest credit for the period.

### INDEX LOCK PROVIDES THE ABILITY TO:



**Lock in an index value  
during the crediting period**



**Track and view  
index values online**



**Help minimize the effects  
of midterm market volatility**

**6.10% is the  
average credit  
among account  
values of our FIA  
allocations with an  
active Index Lock.**

Index Lock is a feature available on select fixed index annuities from Allianz Life Insurance Company of North America (Allianz).

<sup>1</sup> 2024 4Q Allianz Life Quarterly Market Perceptions Study was conducted in November 2024 with a nationally representative sample of 1,004 respondents age 18+.

This material must be used with an applicable fixed index annuity brochure.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Products are issued by Allianz Life Insurance Company of North America, PO Box 59060, Minneapolis, MN 55459-0060. 800.950.1962. [www.allianzlife.com](http://www.allianzlife.com)

**CSI-549 (R-2/2025)**

# How can you potentially benefit from Index Lock?

Index Lock can provide more control during times of uncertainty by allowing you to lock in a positive index value once per crediting period, before your contract anniversary.

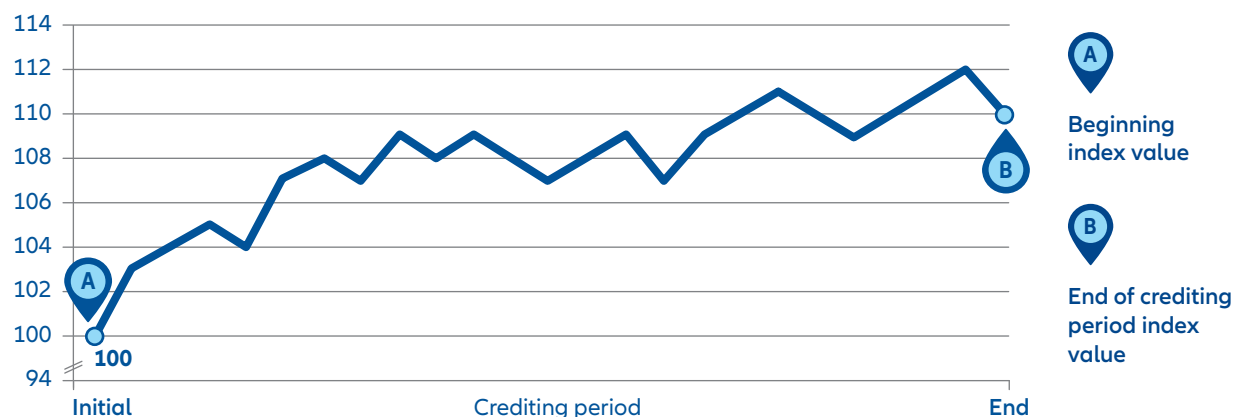
Let's take a look at how adding Index Lock to a crediting method can help, with examples of two different hypothetical clients.



## EXAMPLE 1:

Dave's annuity offers point-to-point crediting **without Index Lock**

This chart shows how the crediting method on Dave's annuity, point-to-point without Index Lock, works. It uses the index value from two points in time to determine the amount of indexed interest that will be credited. This method **relies solely on the index values at the beginning and end of his crediting period** to determine how much, if any, indexed interest he would earn.



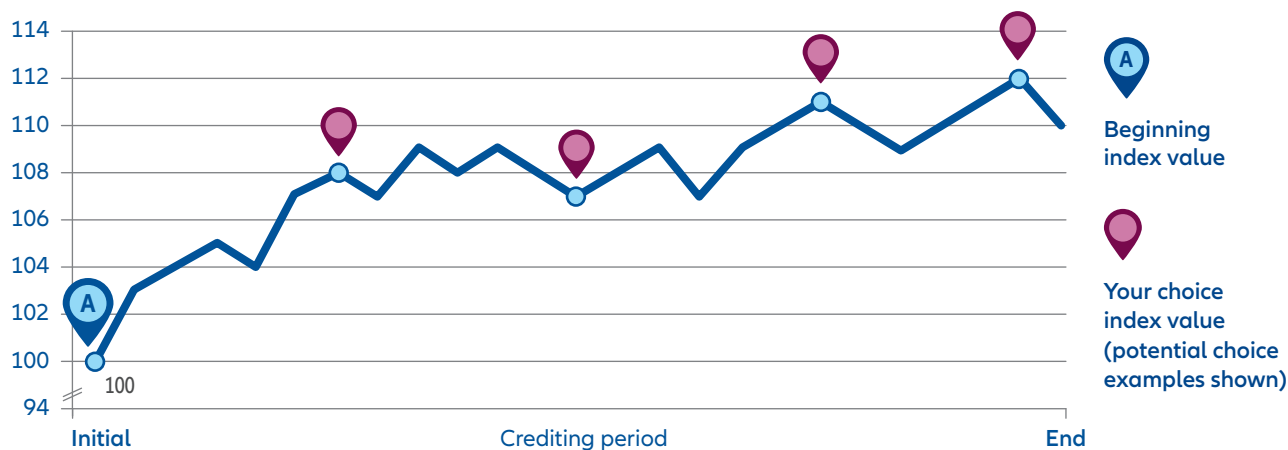
This hypothetical chart is provided to show how a crediting method affects contract values. It does not predict or project the actual performance of a specific product or its allocation options.



### EXAMPLE 2:

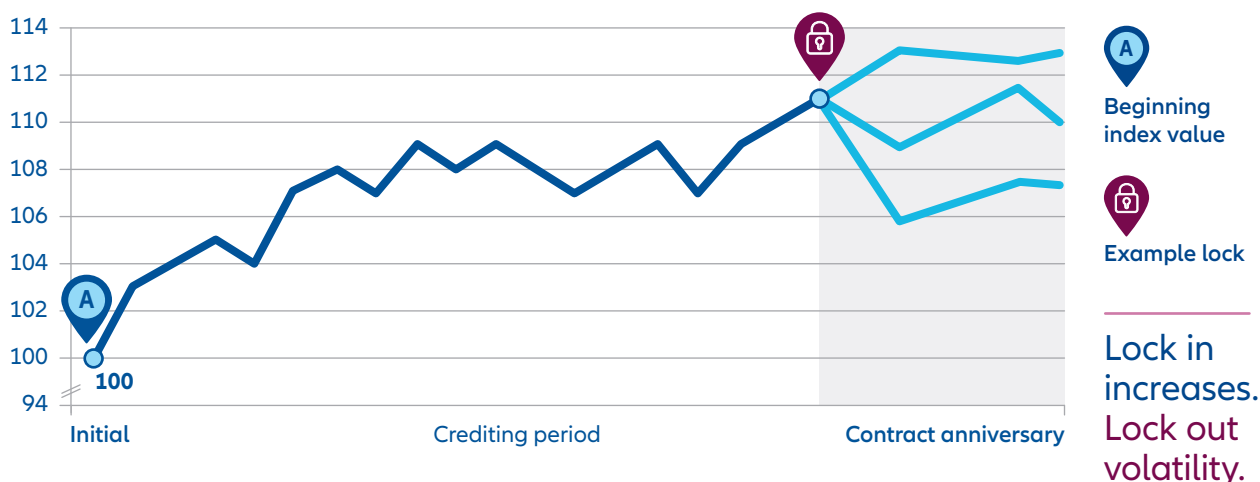
#### Gavin's annuity offers point-to-point index crediting with Index Lock

This chart shows the flexibility and control that Gavin's crediting method featuring Index Lock provides. The starting point is predetermined by his contract anniversary, but point 2 is subject to his discretion at any point during the crediting period (we show several potential lock-in points in the chart below). And Gavin still has the choice to not trigger the lock, if he prefers to just use the index value at the end of the crediting period instead.



No matter where Gavin applies his Index Lock, he can be reassured that his locked value is set. He understands that he may have received more or less indexed interest than had he not decided to trigger the lock depending on how the index performed. And he doesn't have to wait until the end of the crediting period to receive his index credit. If he had chosen an annual point-to-point crediting method, the indexed interest credit would be applied at the end of the crediting period based on the locked index value and the applicable participation rate. If he had

chosen a multi-year (MY) point-to-point crediting method, he wouldn't have to wait until the end of the crediting period. The indexed interest credit would be calculated based on the locked index value and the corresponding participation rate for the contract year he activated an Index Lock. Any indexed interest credit would be applied on the next contract anniversary. He will then have the opportunity to reallocate to a new allocation option. To learn more about how Index Lock and MY point-to-point crediting work together, see CSI-556.



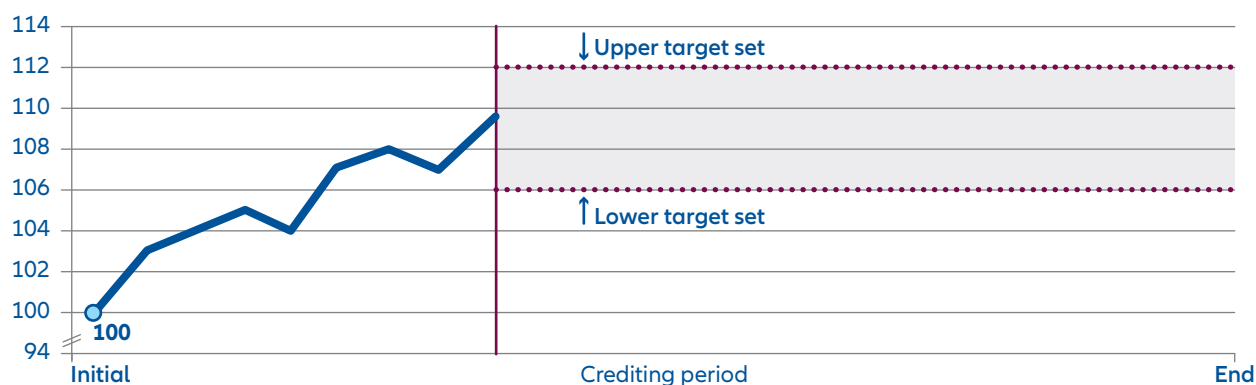
These hypothetical charts are provided to show how a crediting method affects contract values. It does not predict or project the actual performance of a specific product or its allocation options.

## The convenience of Auto Lock

Rather than setting his Index Lock manually, Gavin could have activated it automatically with Auto Lock. This feature allows him to set the index interest rate percentage he wishes to target, bypassing the need to log in and manually activate his Index Lock.

Auto Lock lets Gavin set both upper and lower targets. If his allocation option's index interest rate percentage reaches his target at the end of the day, Auto Lock will automatically lock in the index value until the end of the crediting period. Gavin also has the option to choose auto-renewal of his upper target on single year allocation options. This

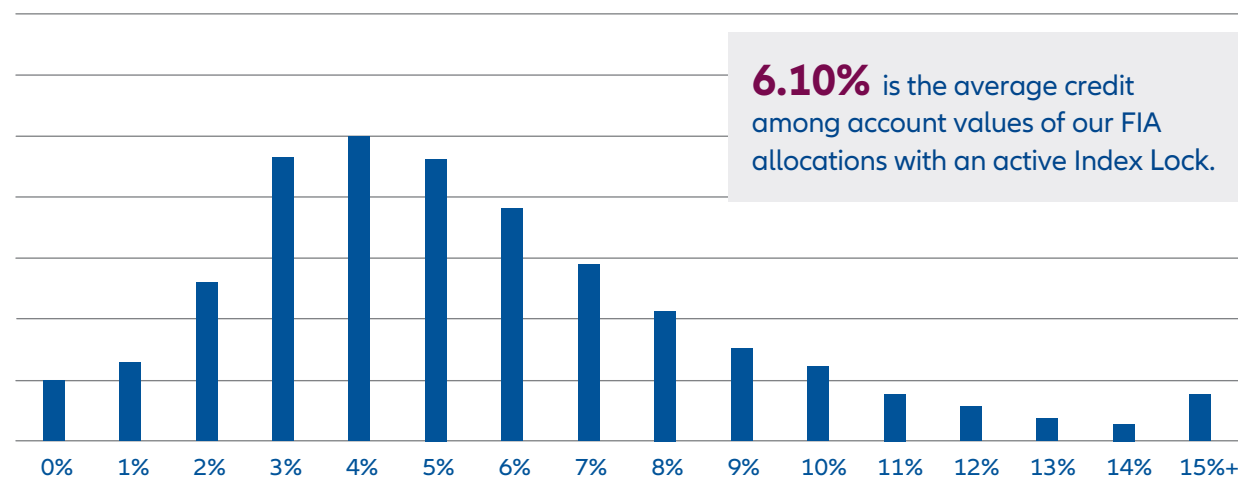
means his set target will continue from year to year for the length of the contract, unless it is changed or canceled. Gavin understands that setting targets authorizes Allianz to automatically activate an Index Lock at the end of the business day once the target is reached. And because it's based on the end-of-business-day value, his index value percentage may be greater than his upper target or less than his lower target. Note: When setting upper targets with MY point-to-point crediting methods, keep in mind that participation rates generally increase each year and could activate an Index Lock immediately on the contract anniversary.



## See Index Lock in action

Now let's take a look at actual Index Lock results for other Allianz® FIA customers.

### What value do our customers typically choose to lock in?



NOTE: Results displayed are actual historical index credits applied to the accumulation value. For products with a separate income value, any applicable interest bonus would be applied on top of these results shown.

Average locked interest rate for clients who applied the Index Lock feature between September 9, 2019 and December 31, 2024. The total number of Index Locks used for this analysis was 68,010 and one-year, two-year, and five-year crediting methods were included. Potential interest varies by index strategy and index. Past results are not a guarantee of future performance. Exercising an Index Lock may result in a credit higher or lower than if the Index Lock had not been exercised. We will not provide advice or notify you regarding whether you should exercise an Index Lock or the optimal time for doing so.



## Benefits of fixed index annuities

- principal and credited interest protection from market downturns
- tax deferral
- the potential to earn interest based on changes in an external market index
- and with the addition of Index Lock, now they can help protect you against receiving a 0% interest credit, too

### Learn more about how Index Lock works by using the following materials:

- Using Index Lock to capture potential interest (CSI-504)<sup>1</sup>
- Video: Lock in a level of protection from market volatility (<https://www.allianzlife.com/what-we-offer/index-lock>)



#### CONTACT YOUR FINANCIAL PROFESSIONAL

→ Discuss how Index Lock can help support your financial goals.

<sup>1</sup> Since the index value locks at the end of the business day, the actual value used to determine your interest credit may be higher or lower than at the time of request. See CSI-504 for full details and business rules.

Although an external index may affect your interest credited, the contract does not directly participate in any equity or fixed income investments. You are not buying shares in an index. No single crediting method delivers the most interest in all market conditions.



# Get ready for the best

Since 1896, Allianz Life Insurance Company of North America (Allianz) has helped millions of people prepare for financial uncertainties, for retirement – **and for the best life has to offer.**

A leading provider of annuities and life insurance, we serve clients like you through our **risk management experience, innovative products, and network of trusted financial professionals.** Consistently high ratings from independent rating agencies reflect our financial strength, integrity, and wise investment decisions.

As part of Allianz SE, one of the world's largest financial services companies, **we are committed to keeping our promises so you can live with confidence** – knowing that we'll be there when you need us, wherever you need us.

Products are issued by:

**Allianz Life Insurance Company  
of North America**

PO Box 59060

Minneapolis, MN 55459-0060

[www.allianzlife.com](http://www.allianzlife.com) | 800.950.1962

Guarantees are backed solely by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Product and feature availability may vary by state and broker/dealer.

This content does not apply in the state of New York.

• Not FDIC insured • May lose value • No bank or credit union guarantee • Not a deposit  
• Not insured by any federal government agency or NCUA/NCUSIF

C64237-MVA, R95581-01-MVA,  
C54370-MVA, R95352-MVA, R95316-MVA,  
R95374-MVA, C64237-MVA, P64339

## ALLIANZ 222+™ ANNUITY



# Receive a 45% premium bonus on Allianz 222+™ Annuity

## Help provide for your future financial needs.

Now is a great time to consider purchasing a fixed index annuity to help meet your long-term needs for retirement income – because we're currently offering a 45%<sup>1</sup> premium bonus on Allianz 222+™ Annuity for extra accumulation potential.

Along with the opportunity for tax-deferred growth, you'll receive guarantees against the loss of principal and credited interest due to market downturns<sup>3</sup> plus the reassurance of a death benefit for beneficiaries before you begin annuity payments.

Allianz 222+™  
Annuity can help  
you **prepare for**  
future expenses.



**Allianz 222+™ Annuity is  
a top-selling<sup>4</sup> FIA that offers:**

- A 45% premium bonus credited to the Protected Income Value to help jump-start your retirement savings.<sup>1</sup>
- An interest bonus that will result in a credit of 150% of any interest you earn from your chosen allocations.<sup>1</sup>
- The opportunity to receive income increases.<sup>2</sup>



**CONTACT YOUR FINANCIAL PROFESSIONAL** for complete information.

<sup>1</sup>The premium bonus and interest bonus are credited only to the Protected Income Value (PIV). To receive the PIV, including the value of these bonuses, the contract must be held for at least 10 contract years and then lifetime withdrawals must be taken between the ages of 60 and 100. The PIV is not available as a lump sum. Clients will not receive these bonuses if the contract is fully withdrawn or if traditional annuity payments are taken. If the client takes any type of withdrawal the PIV will be reduced proportionally. Withdrawals are subject to ordinary income tax and, if taken prior to age 59 1/2, a 10% federal additional tax. Bonus annuities may include higher withdrawal charges, longer withdrawal charge periods, lower rates, or other restrictions that are not included in similar annuities that do not offer a bonus feature.

<sup>2</sup>Increasing income potential is provided through a built-in rider at no additional cost.

<sup>3</sup>With the purchase of any additional-cost riders, the contract's values will be reduced by the cost of the rider. This may result in a loss of principal and interest in any year in which the contract does not earn interest or earns interest in an amount less than the rider charge.

<sup>4</sup>Wink's Sales & Market Report Sales Data Query, 1Q 2000 – 4Q 2024.

THE PURCHASE OF AN ANNUITY IS AN IMPORTANT FINANCIAL DECISION. YOU SHOULD HAVE A FULL DISCUSSION WITH YOUR FINANCIAL PROFESSIONAL BEFORE MAKING ANY DECISION.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Products are issued by Allianz Life Insurance Company of North America, PO Box 59060, Minneapolis, MN 55459-0060. [www.allianzlife.com](http://www.allianzlife.com)

Product and feature availability may vary by state and broker/dealer.

This content does not apply in the state of New York.

**CSI-590 (R-05/2025)**

For Use in Idaho Only: C64997-MVA-ID  
For All Other States: C64997-MVA, ICC23C64997-MVA

## ALLIANZ BENEFIT CONTROL+™ ANNUITY



# Receive a 25% premium bonus on Allianz Benefit Control+™ Annuity

### Help provide for your future financial needs.

Now is a great time to consider purchasing a fixed index annuity to help meet your long-term needs for retirement income – because we're currently offering a 25%<sup>1</sup> premium bonus on Allianz Benefit Control+™ for extra accumulation potential.

Along with the opportunity for tax-deferred growth, you'll receive guarantees against the loss of principal and credited interest due to market downturns<sup>3</sup> plus the reassurance of a death benefit for beneficiaries before you begin annuity payments.

Allianz Benefit Control+™ can help you prepare for future expenses.



**Allianz Benefit Control+™ is a top-selling FIA that offers:**

- A 25% premium bonus credited to the Protected Income Value to help jump-start your retirement savings.
- An interest bonus that will result in a credit of 250% of any interest you earn from your chosen allocations.<sup>1,2</sup>
- Lifetime withdrawals that can begin immediately or on any monthly anniversary after age 50 – with the opportunity to receive income increases.<sup>3</sup>



**CONTACT YOUR FINANCIAL PROFESSIONAL** for complete information.

<sup>1</sup>The premium bonus and interest bonus are credited only to the Protected Income Value (PIV). To receive the PIV, including the value of these bonuses, lifetime withdrawals must be taken. The PIV is not available as a lump sum. Clients will not receive these bonuses if the contract is fully withdrawn or if traditional annuity payments are taken. If the client takes any type of withdrawal the PIV will be reduced proportionally. Bonus annuities may include higher withdrawal charges, longer withdrawal charge periods, lower rates, or other restrictions that are not included in similar annuities that do not offer a bonus feature.

<sup>2</sup>With the Accelerated PIV Interest Bonus Option, clients receive a 250% PIV interest bonus and a 50% accumulation value interest factor. Clients can also choose the Balanced PIV Interest Bonus Option to receive a 150% PIV interest bonus with a 100% accumulation value interest factor.

<sup>3</sup>Increasing income potential is provided through a built-in rider at no additional cost.

THE PURCHASE OF AN ANNUITY IS AN IMPORTANT FINANCIAL DECISION. YOU SHOULD HAVE A FULL DISCUSSION WITH YOUR FINANCIAL PROFESSIONAL BEFORE MAKING ANY DECISION.

Any distributions are subject to ordinary income tax and, if taken prior to age 59½, an additional 10% federal tax.

Guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company.

Annuities are issued and guaranteed by Allianz Life Insurance Company of North America, PO Box 59060, Minneapolis, MN 55459-0060. [www.allianzlife.com](http://www.allianzlife.com)

Product and feature availability may vary by state and broker/dealer.

This content does not apply in the state of New York.



**S&P 500® FUTURES INDEX ER**

# An equity allocation designed to maximize flexibility

A closer look at the S&P 500® Futures Index ER allocation option

**As you approach retirement, you may need a retirement strategy to help protect a portion of your assets from market volatility.**

Our fixed index annuities (FIAs) offer traditional benefits such as tax deferral, guarantee of principal against market downturns, and the opportunity to earn indexed interest. Our indexed universal life (IUL) offers death benefit protection, plus the potential to accumulate via indexed interest that's tax-deferred, with a level of protection against market downturns.

Among our unique selection of allocation options is this index that may help you combat market volatility – the S&P 500® Futures Index ER.

## INDEX OVERVIEW

The S&P 500® Futures Index ER is constructed from the front-quarter E-mini futures contract on the S&P 500®. It tracks three-month futures on the S&P 500® Index.

The S&P 500® Futures Index ER uses an excess return methodology by tracking the price of futures. Futures prices reflect the expected future price of an index and account for expected dividends. The Excess Return feature allows for the use of our Index Lock feature.



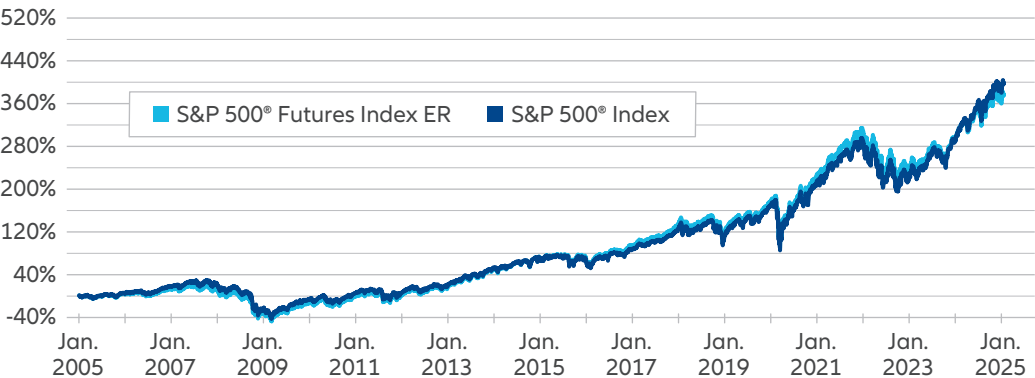
## About hypothetical historical depictions

The index was launched on August 11, 2010. All information presented prior to this launch date is hypothetical (back-tested), and back-tested performance is not actual performance. The back-tested performance is based on the methodology and mechanics of the index retroactively applied to historical market data, as if the index had previously existed, to generate hypothetical performance during the periods of time depicted. This back-tested performance for any constituent that makes up the index may have actual performance and history, and it will also have back-tested data for any period prior to its inception. Back-tested performance is not a reliable indicator of future results. Prospective application of the methodology and mechanics of the index may not result in performance commensurate with the back-tested returns shown.

## Hypothetical historical returns

Let's see how the S&P 500® Futures Index ER would have looked compared to the S&P 500® Index over the last 20 years.

### S&P 500® Futures Index ER allocations



### Index returns 2005 – 2024

Showing the index comparison doesn't necessarily indicate how much interest would have been credited to a fixed index annuity over that time period. Actual contract results would depend on crediting method chosen and participation rates in place during that time period. Past results are not a guarantee of future results.

The 20-year period shown reflects the longest common period of historical data available for the components that make up the index.

The S&P 500® Futures Index ER will provide lower returns than the S&P 500® Index in moderate and high interest rate environments. This is because the S&P 500® Futures Index ER tracks the return in excess of the risk-free rate.

### Hypothetical index returns 2005 – 2024

Year	S&P 500® Futures Index ER Return
2005	1.37%
2006	10.11%
2007	-0.08%
2008	-39.29%
2009	25.52%
2010	14.67%
2011	1.73%
2012	15.43%
2013	31.50%
2014	13.19%
2015	0.86%
2016	11.47%
2017	19.88%
2018	-6.96%
2019	28.33%
2020	17.59%
2021	27.99%
2022	-19.73%
2023	19.76%
2024	17.55%

The indexes available within the contract are constructed to keep track of diverse segments of the U.S. or international markets, or specific market sectors. These indexes are benchmarks only. Indexes can have different constituents and weighting methodologies. Some indexes have multiple versions that can weight components or may track the impact of dividends differently. Although an index may affect interest credited, clients cannot purchase, directly participate in, or receive dividend payments from any of them through the contract.

The S&P 500® Futures Index ER is constructed from the front-quarter E-mini futures contract on the S&P 500. It is part of the S&P Factor Series, which measures the inherent risk premium between asset classes and financial markets.

The "S&P 500® Futures Index ER" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJ"), and has been licensed for use by Allianz Life Insurance Company of North America ("Allianz"). S&P®, S&P 500®, US 500, and The 500 are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Allianz. Allianz products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Futures Index ER.

Allianz Life Insurance Company of North America may provide compensation to third parties other than index providers based on premium allocated to certain indices. One or more of these third parties may have an indirect affiliation with your financial professional.

Guarantees are backed by the financial strength and claims-paying ability of the issuing company.

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.950.1962 [www.allianzlife.com](http://www.allianzlife.com)

This content does not apply in the state of New York.

• Not FDIC insured • May lose value • No bank or credit union guarantee • Not a deposit • Not insured by any federal government agency or NCUA/NCUSIF